



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**ASSESSMENT OF TRAINING PRACTICES OF
UNITED BANK S.C**

By

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**JUNE 2017
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF
BUSINESS ADMINISTRATION**

June 2017

ADDIS ABABA, ETHIOPIA

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS**

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Statement of Declaration

I Beruktawit Ayalew, hereby declare that the work entitled Assessment of Training Practices of United Bank S.C is the outcome of my own effort and study and that all sources of materials used for the study have been acknowledged. I have produced it independently except for the guidance and suggestion of my Research Advisor Chalachew Getahun (Ph.D). This study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the award of Master degree in Business Administration.

Beruktawit Ayalew
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Signature
June 2017

Letter of Certification

This is to certify that Beruktawit Ayalew has carried out this project work on the topic entitled Assessment of Training Practices of United Bank S.C under my supervision. This work is original and suitable for the submission in partial fulfillment of the award of Master Degree in Business Administration.

Dr Chalachew Getahun (Ph.D)
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Signature
June, 2017

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Acknowledgments

I am grateful to God for giving me the strength and knowledge in writing this thesis. I would like to express my profound gratitude to my advisor, Chalachew Getahun (Ph.D) for his guidance and encouragement in preparing and finishing this project work.

I am also grateful for the bank's management and to all employees for their contribution for this project work and sincere cooperation in filling and returning of questionnaires in time. Specially, I would like to thank Ato Aberham Belay and Ato Eyobed Anmaw who gave their expertise comment on contents of the questionnaire and provide me the information I need.

My profound appreciation and thanks are extended to my husband Ato Dawit Ketema, for your contributions in my academic life and W/t Kidist.Ketema for your contribution in editing the overall research paper. My special thanks also go to my families and all my friends who assisted me in different aspects throughout my study.

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ACRONYMS

UB – United Bank S.C

HRD- Human Resource Development

HRM – Human Resource Management

OJT – On the Job Training

ABSTRACT

The main objective of this study was to assess the training practices of United Bank S.C. It addressed what practices UB has been pursuing to develop its human resource to keep them ready to work in changing environment and work standard was a subject of interest for study. Descriptive research method was adopted by using both primary and secondary data collection methods. The view of selected training expert including branch managers on the training process and challenges faced in implementing training plan was explored through interview and the perception of employees on the key training practices of the bank was explored through a questionnaire. Questionnaires were completed by 164 employees who were selected using simple random sampling technique from 16 branches of the bank in Addis Ababa. The data collected were carefully analyzed using descriptive statistics to represent the raw data in a meaningful manner. The main findings of the study show that despite there is training and planning section at corporate level, there is a lack of sophistication in the implementation of the training processes: needs assessment, design, implementation and evaluation. The study result also revealed that the bank weakness in training practices such as with respect to periodic and clear need assessment, selection criteria, training period's adequacy and training evaluation. However, training was as such good in relation to trainer's capabilities and supply of all necessary training materials. In sum, a key issue that needs to be addressed is the relatively low sophistication of training practices in united bank. This could be the result of the lack of integrated and systematic approach to training programs. It is therefore, concluded that there is an urgent need to develop systematic training practices approach.

Key words; Training, Training Practices, Bank

CHAPTER ONE

INTRODUCTION

Background on the area of the study has been discussed in this chapter. A brief discussion on statement of the problem, objectives, significance, scope and limitations of the study are also provided.

1.1 Background of the Study

The banking activities worldwide are undergoing rapid diversification. Technological changes have become the very essence of the banking sector. In order to maintain their status in the competitive environment; banks have to concentrate in developing their human resources. Like any other industrial organization, banking sector is also highly dependent on the quality of human resource development practices for success. In this regard, DeCENZO and Robbins (as cited in Baniya, 2004) opine that employee training and development has become increasingly important as job have become more sophisticated and influenced by technological changes.

These technological changes have brought much pressure and this has resulted in the organizations embarking on massive training and development of its human capital. Training and development is one of the most important strategies engaged by companies to achieve competitive advantage over their rivals. Training has been defined as a planned effort by the organization to facilitate the learning of job-related skills by employees, (Fisher, Schoenfeldt and Shaw 1990). Armstrong (2006) also defines training as the planned and systematic modification of behavior through programs and events which enable an individual achieve the level of skill, knowledge, abilities and competencies needed to carry out their work effectively.

Training has been argued as one of the means to bringing out innovation skills of employees. It also reduces the cost associated with constant supervision of subordinates at the work place. Training instills in employees the confidence, skills and competencies that are needed in carrying

out organizational objectives. Training in addition also contributes to the competitiveness of an organization that takes training of employees serious.

Training and development of employees is an activity that is faced by every organization either continuously or at some point in time. However, the amount, quality and quantity of training carried out vary enormously from organization to organization and from country to country. Many organizations meet their needs for training in an ad hoc and haphazard way. Training in these organizations is more or less unplanned and unsystematic. Other organizations however set about identifying their training needs, then design and implement training activities in a rational manner, and finally assess results of training.

In the above context, what training practices United Bank has been pursuing to develop its human resource to keep them ready to work in changing environment and work standard is a subject of interest for study. Therefore, the study attempts to assess the training practices in United Bank with a due focus on the training processes: need assessment, design, implementation and evaluation of training programs. In addition, the opinion of employees of the bank with regard to training practices is assessed and all these is discussed in the light of literatures on effective training practices, and possible recommendations are also forwarded based on the findings of the study.

1.2 Statement of the Problem

It has been established in many writings that training is one of the several means of enhancing the skill, competencies and knowledge of employees and ultimately employee performance at the work place. Banks in Ethiopia including United Bank believe the importance of employee development through training to enhance their productivity. And United Bank invest so much financial resources into training of its staff to develop their skills in order to improve the service delivery to their customers and the bank adopted guiding manuals on how to handle the training and development practices throughout the bank.

The absence of well-established training policy, lack of adequate budget, inadequate needs assessment, inappropriate training objectives, trying outdated training methods, lack of close supervision and follow up are some of the major problems that most organizations in Ethiopia are

facing. These problems later on lead the organizations to lack of optimum man-task relationship, resistances of employees in taking future assignments, decrease in productivity, increase in operational error, increase in employee turnover and absenteeism, and decrease in employee morale and confidence (Dejene Adugna, December 2010).

On the other hand, a preliminary assessment made by the researcher with regard to the training practice of the bank revealed that: trainings are offered to employees arbitrarily without considering knowledge gaps, the objective and content of the training are not aligned with increasing the employee performance and their importance for the participants' job role is negligible. In addition, it's claimed by employees that the selection of participants in training programs is not criteria based and evaluation of training is not satisfactorily practiced by the concerned organ of the bank and also there is no clear means of evaluating the impact of training programs after execution. Thus, it obviously created dissatisfaction and discomfort on workers. It is important to conduct an assessment of the bank's actual training practices before things get worse.

Various studies related to training and employee performance have been conducted outside Ethiopia. The existing studies in this relation (Nasazi 2013; Falola, Osibanjo and Ojo 2014; Appiah 2010; Purcell, Kinnie & Hutchinson 2003; Harrison 2000) have taken a general human resource management (HRM) focus creating a gap on issues such as the effect of training on employee performance and organization competitiveness. Many scholars in Ethiopia have also conducted research on the importance of employees training and development practices in both private and governmental organizations with particular reference to decisive product and service providing institutions such as banking and bank like (e.g., Abeba, Mesele, and Lemessa2015; Mengistu, 2011; Samuel,2015).On this studies the researchers were stressed on the importance of training and development activities with particular focus on the relationship between training and performance and training has been proved to generate performance improvement related benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability and competencies.

Despite the suggestion made by the above-mentioned studies on provision of adequate training to employees is vital for the productivity and efficiency of organizations and also the overwhelming academic recommendation for a systematic structure in order to maximize the organizational

benefits of training, organizations often seem to plan and implement their programs in a haphazard manner without much reference to theory. Nelson, Whitener and Philcox (1995) call this the “Random In-Random-Out” approach to training and report that “the inputs into the training process are often not systematically identified while the outputs of the process are often not evaluated systematically” and suggest the need for research how organization are processing their training practices. However, Anasimos (2016) state that there are limited studies that focus on training and development practices in organizations in general and among banks in particular and also to the knowledge of the researcher, there are no studies that are done to assess training practices in United Bank Share Company. Therefore, this study is quite different from the above-mentioned studies in its focus on how organizations are planning and implementing their training programs in accordance with pre-established theories and academic recommendations so that it contributes in minimizing the gap in the literature and establish the basis to assess training practices particularly in United Bank.

The primary purpose of this study is to assess the training practices in United Bank and to recommend ways of improving it. More specifically, the study evaluates how well the training process: need assessment, design, implementation and evaluation is undertaken in United Bank and compare and analyze the existing practice in United Bank with literatures regarding effective training practices in order to identify problem areas. In addition, the perception of employees regarding the training practice of the bank is assessed since it may pinpoint problems on the training practice of the bank and is used to triangulate the data to be collected from training practitioners. All these, in turn, results in relevant information to the researcher on the training practice of the bank and also indicates areas where necessary corrective actions should be taken.

1.3 Research Questions

The study is conducted to answer research question of what the prevailing practice of training of the bank and also tries to provide possible solutions to the following sub questions;

- ✓ What training policy does United Bank has?
- ✓ How the bank’s need assessment was practiced?
- ✓ How the designing and implementation of training exercised by the bank?

- ✓ How and when the evaluation of training was made in a way that enhanced the worth of the programs?
- ✓ How the trainees satisfied with the overall training Practice of the bank?

1.4 Objective of the Study

The study has the general objective of assessing the training practice of United Bank S.co.

Whereas, the specific objectives are to:

- ✓ Analyze employees' training and development policies of United Bank.
- ✓ Investigate the training need assessment practices of the bank;
- ✓ Assess the training design and delivery practice of the bank;
- ✓ Investigate the bank's practice on evaluation of training programs;
- ✓ Identify the Level of trainees' satisfaction with the prevailing training practices.

1.5 Significance of the Study

The number of banks in Ethiopia is increasing and also the competition is becoming tough. Now it's time to deal with the strategy the banks brought in the development of employee capacity as stepping stone for the formulation of efficient and effective commitment mechanism; to ensure the needs of employees as contemplated in the organizational effectiveness. We have to search and research the level to which these banks strategize for the effective development of their employees in an attempt to increase productivity.

Accordingly, this study is hopeful to give us some insight in to the practice of employee development in the engagement to pursue their intention in these very competitive markets. The outcomes of the research will further serve as an input for business organizations to develop and/or re-examine their human resource management strategy with particular relevance to employee development as a key success factor for productivity. The findings of the study enable the bank under study to look itself in detail and identify the gaps with possible remedies to strengthen the performance of their employees. It also serves as an input for those who want to do further research in the area.

1.6 Scope and Limitation of the Study

1.6.1 Scope of the Study

The scope of this study is limited to performance of the training activities of the bank for its employees. Moreover, the study entirely concentrates on the prevailing practice in relation to the training cycles by excluding other human resources activities of the bank. Besides, the study is made on representative samples which were taken from Addis Ababa branches of the bank. The choice is made as a result of convenience and easy retrieval of information on the part of the researcher. Accordingly, the analysis and conclusion is based on this component.

1.6.2 Limitation of the Study

Due to the fact that it is rare to conduct a study without any limitations and challenges, this study also has some limitations. Major problem was lack of awareness among our society to fill out questionnaires with due care and return them on time and inaccessibility of documented data and lack of willingness on the part of management to divulge information all in the name of confidentiality was also an inhibiting factor. In addition, the study has also limitation because of its scope. The problems, stated above, would have some impact on the results of the study that will call up for other researchers to prove the reliability of this study.

1.7 Definition of Terms

Human Resource Management is the way organizations manage their staff and help them to develop (McCourt & Eldridge 2003) in order to be able to execute organizations' missions and goals successfully.

Human Resource Development is the integration of individual, career and organization development roles in order to achieve maximum productivity, quality, opportunity and fulfillment of organizations members as they work to accomplish the goals of the organization (Pace, Smith & Mills 1991).

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992).

Development is a broad ongoing multi-faceted set of activities (training activities among them) aimed at bringing someone or an organization up to another threshold of performance, often to perform some job or a new role in the future (McNamara 2008).

Employee Performance is defined as the outcome or contribution of employees to make them attain goals (Herbert, John & Lee 2000) while performance may be used to define what an organization has accomplished with respect to the process, results, relevance and success. Employee performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers.

1.8 Organization of the Study

The study is organized into five chapters: Chapter One presents background information to the study; statement of the research problem; the research questions; objectives of the study; significance of the study; scope and limitation of the study. Chapter two reviews the details related to existing literature of the study. Chapter three explains methodology adopted in the study. The fourth chapter focuses on the result and discussion of the study and finally in chapter five summary, conclusions and recommendation are drawn based on the result of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter seeks to review related literature which has bearing on training and processes involved. It is about analyzing documents that have already been written which are connected to this topic. These documents were sourced from books written by various writers, journals, legal documents and websites among other sources.

2.1 Theoretical Review

2.1.1 Human Resource Management

For any organization to function effectively, it must have money, materials, supplies, equipment, ideas about the services or products to offer those who might use its outputs and finally people, which is the human resource, to run the organization. The effective management of people at work is Human Resource Management. Human Resource Management has emerged as a major function in most organizations and is the focus for a wide-ranging debate concerning the nature of the contemporary employment relationships. Managing human resources is one of the key elements in the coordination and management of work organizations. Shen (2004) defines Human Resource Management as the involvement of all management decisions and actions that affect the nature of the relationship between the organization and its employees-the human resources. According to Shen generally management make important decisions daily that affect this relationship.

2.1.2 Human Resource Development (HRD)

Human resource development is a process of developing and unleashing human expertise through organization development and personnel training and development for the purpose of improving

performance (Swanson, R. and Holton, E. 2001). According to Meggingson et al. (1999), the term human resource development is used to describe an integrated and holistic approach to changing work related behavior, using a range of learning techniques and strategies. According to Thomson and Mabey (1997), the main concern of human resource development in every organization is about how to; recruit and induct high quality personnel and their effective development, identify and improve the skills and motivation of existing and long serving staff. Human resource is concerned with identifying and analyzing training needs of employees to help in designing and implementing programs to address those shortfalls and also to provide training so as to improve current organizational performance and also to enhance individual careers among other activities.

The fundamental aim of HRD is to enhance the human resource capability in accordance with the belief that the human capital of an organization is a major source of competitive advantage. The specific objectives of HRD are to develop intellectual capital and promote organizational, team and individual learning. Although, HRD strategies are business driven, its policies take into account the individual aspirations and needs.

2.1.3 Training

One major area of the Human Resource Management function of particular relevance to the effective use of human resources is training and development. Few people these days would argue against the importance of training as a major influence on the success of an organization. Employees are a crucial and expensive resource. In order to sustain effective performance, it is important to optimize the contribution of employees to the aims and goals of the organizations. The importance of training as a central role of management has been recognized by research studies. For instance, Jehanzeb and Beshir (2013), confer one contribution of an organization's manager is to give others vision and ability to perform. The general movement towards downsizing, flexible structures of organizations and the nature of management moving towards the devolution of power to the workforce give increasing emphasis to an environment of coaching and support. Training is necessary to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions. There is therefore a continual need for the process of staff development, and training fulfills an important part of this process. Training should be viewed therefore as an integral part of the process of total quality management.

2.1.4 Human Resource Management and Training

McDowall *et al.* (2010) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organizations where investment in employee development is considerably emphasized. They add that technological developments and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development. It is the view of Beardwell and Holden (1993) that human resource management concepts such as commitment to the organization and the growth in the quality movement have led senior management teams to realize the increased importance of training, employee development and long-term education. Such concepts require not only careful planning but a greater emphasis on employee development.

2.1.5 Objectives of Training

The purpose of training is mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the organization. Armstrong (1999) states that the fundamental aim of training is to help organizations achieve their purpose by adding to their key resources i.e. the people they employ. Investing in training means that employees will be able to perform better and empower themselves to make use of their natural abilities.

The main objectives of training are to:

- ✓ Develop competencies of employees to improve their performance.
- ✓ Help people to grow within the organization in order that as far as possible, its future Human resources can be met from within.
- ✓ Reduce the learning time for employees starting in new jobs on appointment, transfer or promotion, and ensure that they become fully competent as quickly and economically as possible.

(Adopted from Armstrong, 1999)

Changing technology requires that employees possess the knowledge, skills and abilities needed to cope with new processes and production techniques. According to Cole (2002) training increases employee's confidence, recognition, enhanced responsibility with a possibility of increased pay which leads to motivation of the employee, it also lowers cost of production because trained staff able to make better economic use of materials and equipment thereby reducing waste if not eliminating it. Training brings a sense of security at the workplace which reduces labor turnover and finally it also helps in the management of change through the provision of skills and abilities needed to adjust to the changes.

Martocchio and Baldwin (1997) argue that the role of training is moving from a focus of teaching employee's specific skills to a broader focus on creating and sharing knowledge. Tracey (2003) asserts that training has become a more strategic activity; thus, it is critical to understand how training and related changes initiatives are integrated in order to enhance individual and firm performance.

Derek et al (2000) looked at the training environment and the structure of organizations, and emphasized on the effects of internal political and cultural factors on training and development. Sherman et al (1996) argues that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization. A majority however, will require some type of training at one time or another to maintain an effective level of job performance.

According to Krietner (1995) in his book *The Good Managers Guide*, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. An organization which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources.

Contributing to the debate on the general benefits of training to both the employee and the organization, McNamara (2008) outlined among other benefits that training increases job satisfaction and high morale among employees, increases efficiencies in processes resulting in financial gain and increase employee motivation. He further argues that training increases employees' capacity to adopt new technologies and methods, brings out employees' creativity and innovativeness in strategies and product and also enhances the image of the company.

Goldstein and Gilliam (1990) on their part gave six (6) reasons why companies believe that investments in their employees in terms of training help them gain competitive advantage. They cited some the advantages as increase in employee knowledge, prepares employees to accept and work more effectively, it promotes culture of creativity, innovations and learning among other benefits.

According to Leopold, Harris and Watson (1999) training activities serves as maintenance program for the organization in the sense that it tries to carry out maintenance on the systems, processes and standards of work. It also serves as reactive response to situations, often job related crisis to solve problems. Training can be proactive by ensuring that the organization has the needed skills available to adapt and deal with change rather than being reactive to change.

2.1.6 The Training Process

According to Joy-Matthews et al. (2004), training is viewed classically as a systematic process with an inherent and generally acceptable logic that begins with identifying needs, designing intervention, implementing it and then evaluating.

2.1.6.1 Analyzing the Need for Training

The Analysis stage is the building block of any training program and the basis for who must be trained, what to be trained in, when training will occur and where the training will take place are accomplished in this phase. According to G.A Cole (2002), if an organization has to justify the need to expend on training, it must do so on the basis of organizational need. This assertion was affirmed by Bernhard and Ingolis (1988), in studying training and its strategic implementations in US companies. Their study revealed that more money is thrown away because most companies fails to address fundamental issues such as analysis of training needs in relation to the short and long term business plan of the organization. Organization adopting a systematic approach to training will usually set about defining their need for training in accordance with a well-organized procedure. Such a procedure will entail looking at training needs from a number of different perspectives. The dominant framework for identifying organization's employee training needs has been three categories needs analysis approach (Miller & Osinski, 1996). Organizational analysis, Task (job) analysis and person analysis

A. Organizational Analysis

Organizational analysis is the process of identifying job-related knowledge and skills that are needed to support the organizations short-range and long-range goals (Miller & Osinski, 1996). This implies that organization's strategic goals and plans must carefully be examined in line with the human resource planning. In this approach, information related to organizational structure, size, growth, objectives and other factors is gathered to effectively determine where and how training and development programs should be conducted. Organizational training needs analysis also involves systematically assessing manager, peer, and technological support for transfer of training or workplace application of training. According to McClelland (2002) essentially, there are questions relevant to identify organizational needs:

- What human resource does the organization have?
- What training has these human resources had?
- What are the deficiencies or what skills are lacking?
- Are there an adequate number of people to fulfill organizational objectives?

B. Task Analysis

This approach refers to the determination of skill and knowledge the job requires. Examines tasks performed and the knowledge, skills, attitudes and other behavioral aspects required to determine what employees must do to perform successfully. In collecting job information as input into training decisions the job analysis must include (McClelland, 2002):

- A detailed examination of each task component of the job;
- The performance standard of the job;
- The method and knowledge the employee must use in performing the job task;
- The way employee learns the method and acquires the needed knowledge.

C. Person Analysis

Another training and development need analysis approach is person analysis. Here the concentration is on the individual employee. It is used to analyze the substantive knowledge and skill possessed by the employee (Miller & Osinski, 1996). This approach deals with three basic

questions. These are:

- Who needs to be trained?
- What kind of training is needed?
- What skills does the employee have?

The researcher thinks that these three analyses – organizational, task and person analysis between expected results and actual results can suggest training needs, for the researcher, active solicitation of suggestions from employees, supervisors, managers and training committees can also provide training needs ideas. The particular analysis chosen will depend on the circumstances. For example, if changes in the external environment of the organization are exerting pressures for change internally, then a corporate or organizational analysis needs to be taken. If, however, the issue is one of improving skills in a particular category of employees, then task or job group will provide the focus of efforts. Training need is any shortfall in employee performance or potential performance which can be remedied by appropriate training. Armstrong (1996) however, argues that training needs analysis should cover problems to be solved, as well as future demands based on whether the organization must acquire new skills or knowledge or must improve existing competencies.

2.1.6.2 Designing the Training Plan

This phase insures the systematic development of the training program. The process is driven by the products of the analysis stage and ends in a model or blueprint of the training process for future development. One of the things to consider in designing a training program is what the program is to accomplish, that is the objectives. In other words, a training program cannot be designed until what that program is to accomplish is known. It is imperative for organizations to realize that in designing a training program it is equally important to consider what the trainees should know or be able to do after the training is complete. Training objectives should however be attainable and measurable. A training program is successful if the objectives are achieved.

2.1.6.3 Develop a Training Plan

Once attainable and measurable training objectives have been considered, a training plan can be

developed. This planning tool provides a step-by-step written document for others to follow. A training plan can be either a complete training program or just one task. The training plan details the course content, resources required method of training, who should do the training and who should be trained.

2.1.6.4 Design a Training Lesson

Once a training plan has been developed, the organization will need to concentrate on specific segments of that plan. This is done by embedding both individual and organization needs into the training lesson. Kearn and Miller (1997) in supporting this, they claimed that if a business objective cannot be cited as a basis for designing training and development program, then no training and development should be offered.

2.1.6.5 Select the Trainer(s) and Trainees

There are some fundamental questions which need to be addressed by organizations in the selection of trainers for their training activities because the success of the program depends to some extent on the trainer. It is therefore incumbent on organization to be extra careful in selecting trainers for their training activities. Questions such as: Who is going to train? Who is a good communicator and has the necessary knowledge/skill to train? What should the trainer do to get the trainees ready for the training? This should be answered by organizations in selecting trainers. Again, it is important to take into consideration the trainees who are the beneficiaries of the training program. Harrison (2005) contributing to the guidance on the design and delivery of learning events emphasized the need to involve trainees in the training designing by catering for their needs.

2.1.6.6 Developing the Training Program

This stage elaborates and builds on the training objectives and steps that were produced in the design phase. It basically fleshes out all the previous content built in the prior two stages (Analysis and Design) into a complete training platform. It deals with the necessary activities that will make training a reality. According to Armstrong (2009), the methods used to deliver training should be appropriate to the purpose of the course and to the characteristics of participants. This

means it should stream into their workflow as much as possible, rather than cause a cessation of their workflow. It also looks at the activities for the learners to perform on the basis that they will help them learn the needed skills and knowledge to support the organizational needs. This stage looks at methods of training. The most common methods training and development are briefly discussed below (Haslinda & Mahyuddin, 2009).

A. Off-the-job Training

As the name implies, off-the-job training denotes learning that is performed away from the employees' work or outside the workplace, which may be conducted through lectures in a classroom or one-to-one instruction (Read & Kleiner, 1996). There are different types of off-the-job training programs. The most common ones are briefly discussed below.

- Lecture method of training
- Case study
- Conference
- Role play

B. On-the-job Training

On-the-job training is conducted on the actual job to develop the skills of managerial and non-managerial employees (Monday, 2009). The employee is placed into the real work situation and shown the job and the tricks of the trade by experienced worker or the supervisor. According to Olaniyan and Ojo (2008) on-the-job training includes several steps:

1. The trainee receives an overview of the job, its purpose, and its desired outcomes, with an emphasis on the relevance of the training;
2. The trainer demonstrates the job to give the employee a model to copy;
3. The employee is allowed to imitate the trainer's example. Demonstrations by the trainer and practice by the trainee are repeated until the job is mastered;
4. The employee performs the job without supervision;

There are different types of on-the job training methods. The most common ones are briefly discussed below (Saiyadain, 1995).

- Coaching
- Job rotation
- Apprenticeship

Generally, each training and development methods have its own advantage and disadvantage. Among these the following are the most common:

Advantages of on-the job methods

- It is directly in the context of job;
- Trainees are highly motivated;
- It is free from artificial classroom situations;
- On the job training is much less costly than off the job training as it eliminates expenses such as cost of travel, facilities, accommodation etc.;
- As training takes place in trainee's actual work area, the application of training is much more direct and trainees can understand immediately.

Disadvantages of on-the-job methods

- Trainer may not be experienced enough to train;
- It is not systematically organized;
- Poorly conducted programs may create safety hazards such as dangerous chemicals;
- As trainees get to work on actual machines that means there may be a potential damage to expensive equipment;
- Work environment may be a full of distractions that may interrupt training.

Advantages of off- the- job methods

- Large number of trainees can be trained at one time. For example, in lecture method;
- Trainers are usually experienced enough to train;
- It is systematically organized;
- Efficiently created programs may add lot of value;
- Trainer can use wide variety of instructional training methods.

Disadvantages of off-the-job method

- Expensive than on –the- job training method as requires use of training facilities, cost of travel, accommodation, and employee time off during training etc.;
- It is not directly in the context of job;

- It is more artificial in nature.

2.1.6.7 Implementation of the Training Program

This stage should not present too many problems if the planning and preparation for the program or event has been carried out systematically. This is because if all the stages preceding this stage are duly followed and all challenges addressed, then implementation should go on smoothly without much of a problem. However, there is a need to monitor the delivery to fine tune where necessary because training events vary according to the features of the trainees' needs and their reactions also may differ.

This stage is where conditions are determined (who, what, when, where) under which the training will be offered and the solution implemented. This is done by reviewing the data collected during the life of the project, reviewing the lessons learned about field conditions from the validation, and discussing with employees who are knowledgeable about conditions at the job. Benabou (1996), contributing to the impact of training implementation said that for training to have positive effect on both trainees and the organization supporting structures must be in place throughout the organization.

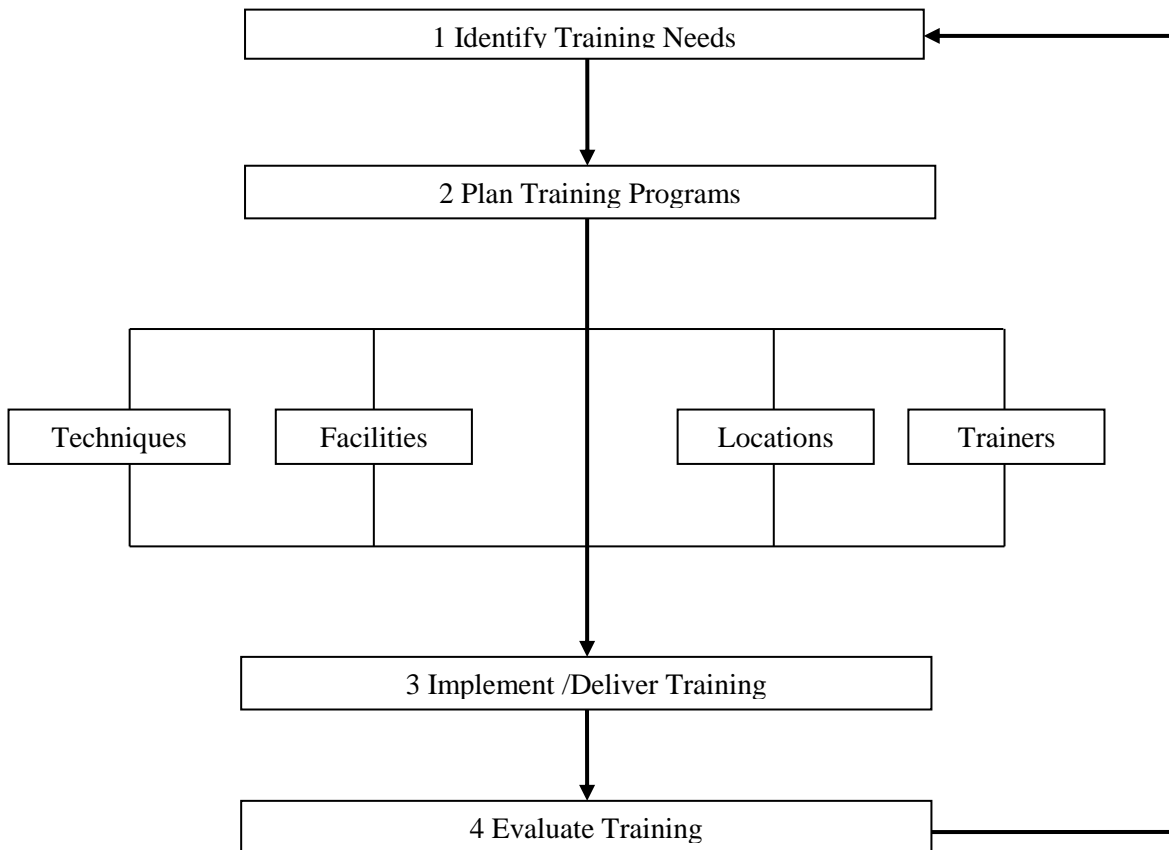
2.1.6.8 Evaluation of Training Programs

Evaluation is an integral feature of learning activities. In essence, it is the comparison of objectives with outcomes to answer the question of how far the event has achieved its purpose. The evaluations will serve two purposes: first, should verify that employees have achieved the learning objectives; second, trainers' performance and method of presentation problems are identified and resolved. This stage ends when the company is prepared to carry out the tasks required to provide and support the product and administer the materials independently.

Again, evaluation is done to enable the trainer to determine if the training methods and material were effective and successful as well as accomplishing the goal and objective that were established. To evaluate the program effectively, data will be gathered from participants and the results will be carefully analyzed to identify any unforeseen problems or changing conditions. It is also essential to monitor the return on investment in the training program. There are several

methods for evaluating training and Beardwell and Holden (1993) cited these as some of the methods of evaluating training. They are:

- a) Questionnaires (feedback forms): this is a very common method which is used by organizations to elicit trainees' responses to training programs.
- b) Tests or examinations: these are common on formal courses, especially those that result in certification for instance a diploma in word processing skills. Trainees are tested on what they have learnt during the session in order to help the trainer know if they have absorbed what they were taught.
- c) Structured exercises and case studies also provide opportunities to apply learned skills and techniques under the observation of tutors and evaluators.
- d) Interviews of trainees after the course or instruction period are another technique for gathering information directly from the learners. These can be formal or informal, individual or group, face-to-face or by telephone.



Source: Armstrong. M. (2006)

Figure 1: Systematic Training Model

2.1.7 Effective Training and Development

Effective training will indicate not only finding out whether the training was well done but also asking what it achieved and whether it was worthwhile for the organization to be sponsoring it. Therefore, to ensure the training is effective, the human resource and training literatures stress that the organizations need to adopt a systematic approach to training which often include identifying needs, delivery and evaluation. Inarguably, a careful implementation of each element of training and development process (need assessment up to evaluation) is needed to make it effective. From the employee perspective, training is unlikely to be effective unless it is related to high level of motivation, better ability to perform their job, and hopefully also makes them feel positive toward their work (Balogun, 2011). Action on the following lines needs to be initiated to make training practice effective (Noe, 2011):

- ❖ Ensure that the management commits itself to allocate major resources and adequate time. This is what high-performing organizations do;
- ❖ Ensure that training contributes to competitive strategies of the firm. Different strategies need different employee skills for implementation. Let training help employees at all levels acquire the needed skills;
- ❖ Ensure that a comprehensive and systematic approach to training exists, and training and retraining are done at all levels on a continuous and ongoing basis;
- ❖ Make learning one of the fundamental values of the company. Let this philosophy percolate down to all employees in the organization;
- ❖ Ensure that there is proper linkage among organizational, operational and individual training needs;
- ❖ Create a system to evaluate the effectiveness of training.

2.1.8 Employee Performance

Employee performance is defined as the outcome or contribution of employees to make them attain goals (Herbert, John & Lee 2000) while performance may be used to define what an organization has accomplished with respect to the process, results, relevance and success. Afshan et al. (2012) define performance as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed. Employee

performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers.

2.1.9 The Relationship between Training and Employees Performance

Most of the previous studies provide the evidence that there is a strong positive relationship between human resource management practices and organizational performance (Purcell et al. 2003). According to Guest (1997) mentioned in his study that training and development programs, as one of the vital human resource management practice, positively affects the quality of the workers' knowledge, skills and capability and thus results in higher employee performance on job. This relation ultimately contributes to supreme organizational performance. The result the study depicts the positive correlation between training and employee performance as $r=.233$. Thus, we can predict from this finding that it is not possible for the firm to gain higher returns without best utilization of its human resource, and it can only happen when firm is able to meet its employee's job related needs in timely fashion. Training is the only ways of identifying the deprived need of employees and then building their required competence level so that they may perform well to achieve organizational goals.

Moreover, the result of the study of Sultana.et al. (2012), conducted in telecom sector of Pakistan, states the R^2 as .501 which means that 50.1% of variation in employee performance is brought by training programs. Further, the T-value was 8.58 that explain training is good predictor of employee performance. As depicted by the work of Harrison (2000), learning through training influence the organizational performance by greater employee performance, and is said to be a key factor in the achievement of corporate goals. However, implementing training programs as a solution to covering performance issues such as filling the gap between the standard and the actual performance is an effective way of improving employee performance (Swart et al, 2005).

According to Wright and Geroy, (2001, cited in Elnaga, Imran, 2013), employee competencies changes through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance. Through training the employee competencies are developed and enable them to implement the job-related work efficiently, and achieve firm objectives in a competitive manner.

However, employee performance is also affected by some environmental factors such as corporate culture, organizational structure, job design, performance appraisal systems, power and politics prevailing in the firm and the group dynamics. If the above-mentioned problems exist in the firm, employee performance decreases not due to lack of relevant knowledge, skills and attitude, but because of above mentioned hurdles. To make training effective and to ensure positive effect of training on employee performance these elements should be taken into consideration (Wright and Geroy, 2001).

Generally, it can be debated that the effect of training program on employee outcomes such as motivation, job satisfaction and organizational commitment, did not received much attention so far. Rare work was done to test whether firms can affect their workers attitude, through proper training interventions. According to Gaertner and Nollen (1989) employees' commitment is a result of some human resource practices, that is, succession planning and promotions, career development and training opportunities. All these practices, when achieved results in greater employee performance. Moreover, Meyer and Smith (2000), investigate the link between Human Resource Management practices and organizational commitment, so as to discover the causes of effective employee performance.

Moreover, training supports to shape employees' job related behavior and facilitate them to participate for the success of the organization and ultimately firm gets higher return due to superior performance of its employees. A well-trained worker is able to make best use of organizational resources along with minimum level of wastages. When employees are well trained organization can delegate responsibility and authority to them with full confidence of ensuring organizational success. (Elnaga, Imran, 2013).

2.2 Empirical Evidences

2.2.1 Studies conducted at Abroad

Different scholars wrote about training in the real word, organization growth and development is affected by a number of factors. Training departments, like all other departments within organizations, are undergoing vital transformations in the quest to stay competitive in today's global economy. The importance of employee development has played a premier role in this

transformation as the threat of corporate economic instability due to regional, national, and international competition looms overhead. To ensure their continued survivability, many businesses are paying more attention to the development of their employees within the organization. This is therefore implying an existence of a significant difference between organization that train their employees and organization that do not.

Nasazi (2013) conducted a study title “effects of Training on employee’s performance evidence from Uganda”. The purpose of the thesis was to examine the effects of training on employee performance using telecommunication industry in Uganda as a case study. In order to understand the study’s aim, four goals were developed and these focused particularly on identifying training program exist in telecommunication center, identifying the training objectives, finding out the methods used make sure that this method meet the training objectives and how this training affect employee performance. The study was based on three biggest telecommunication centers operating in Uganda and the researcher used qualitative research approach. The findings reported in the study suggest that training and development have an impact on the performance of employees with regards to their jobs.

Employee training and development continues to be an essential element for organizations striving for sustainable competitive advantage and survival in the twenty-first century. In view of its importance, professional associations (e.g., American Society for Training and Development) and individual researchers in North America continuously conduct training surveys to gauge training trends and practices of North American organizations, including leading-edge companies (e.g., Bassi and Cheney, 1997; Bassi and Van Buren, 1999; Loo, 1991; Olian et al., 1998; Vicere, 1998).

A study by Zakaria and Rozhan (1993), using data collected in 1991 from the manufacturing sector, showed that only 44 per cent of the responding organizations conducted formal training. Another 38 per cent conducted only informal training. Of those who have formal training, 23 percent did not conduct any training need assessment the main reason for the failure to do so was the lack of expertise to conduct training need assessment. Half of those who did not perform training need assessment stated this as their reason. In the case of companies that did conduct training need assessment, 38 per cent took a reactive approach to this function. Among these respondents, the main source of information for training needs assessment was the problems faced

by their organizations. Only 16 per cent indicated that their training need assessment was based on the strategic plan of the organization. This finding indicates a lack of strategic orientation in the way training was conducted.

2.2.2 Studies conducted in Ethiopia

The study which was written by Tefera Gebeyehu (2015) titled “Effect of training on employee performance-The case of Mugger cement factory”. The researcher tried to focus on the effect of training in improving the employee’s performance through deeply referring the relevant literature, made contact with directly concerned stake holders and reviewing and analyzing necessary factory documents. In the study the researcher used structured and unstructured interview and analyze documents. The researcher analyzes the data base on theory and training process practically depending up on organizational culture of mugger cement factory. Based on the results the researcher realized there was lack of performing training needs assessment, training programs evaluation and well organized training. The researcher concluded that the benefits and cost of investing on training in Mugger cement factory indicate poor performance and he recommend for organized training based on adequate training assessment in order to fill the knowledge, skill and attitude change gap and enhance the competitive advantage of the factory and also the researcher recommend for the company to use models like “Kirkpatrick model” which can help the organization to continuously record the impact of training on behavioral change and to measure the output using the behavior.

Another study was made by Henok Alemayehu (2016) on “Assessment of training practice in Nib International Bank”. The main purpose of the study was to describe the assessment of employee training practice in NIB and presented various issues related to it. The researcher uses descriptive type of study to express the facts which exist in the assessment of training practice. The study used regression model to estimate or predicate the average value the satisfaction on training variable (dependent variable) from the independent variables (training facilities, training to work relation, availability of enough training, training to goal, training to employee’s skill, training evaluation up on delivery and follow up on training).From the researcher findings its easily understood that there is a shortage of training in the bank accordingly the findings implies most employees are not sure that the training were directly related to the original goal and their skill. Under the descriptive statistical analysis, the finding clearly showed that satisfaction on training

was affected by the independent variables. The researcher concluded that there is a poor training satisfaction with in the banks employees and recommend for the bank to deliver effective and timely based training to its employees and to implement effective training follow up mechanism towards evaluation of delivered trainings.

2.3 Synthesis

Various earlier studies related to training and employee performance have been conducted and it has been discovered interesting findings regarding this relationship. Some of them are (Appiah 2010; Harrison 2000; Guest 1997). In these studies, the researchers were stressed on the importance of training and development activities with particular focus on the relationship between training and performance and training has been proved to generate performance improvement related benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, and competencies. Moreover, other studies for example one by Swart et al. (2005) elaborate on training as a means of dealing with skill deficits and performance gaps as a way of improving employee performance.

However, there is a well- known discrepancy between the academic world and the business reality with regards to the planning and implementation of training. This issue is often referred to as the Theory-Practice Gap. Despite the suggestions made by the above-mentioned studies on provision of adequate training to employees is vital for the productivity and efficiency of organizations and the overwhelming academic recommendation for a systematic structure in order to maximize the organizational benefits of training, organizations often seem to plan and implement their programs in a haphazard manner without much reference to theory. The results of studies which investigated this issue are sobering. In addition, most of these studies conclude that the critical steps of training needs analysis and training evaluation seem to be underdeveloped in a majority of companies throughout the world. And therefore, there is need for research how companies are designing and implementing training practices and how their employees react to these training systems in an organization. Saying this, the study seeks to bridge the knowledge gap by establishing different components with regard to training practice.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter deals with the various procedures that was followed in conducting the study. It covers, research design, research approach, sources of data, population, sample and sampling techniques, and data collection methods.

3.1 Research Design

The objective of the study is to assess training practices in United Bank S.C. To address the research objective and to effectively look and describe the finding from respondents, the researcher adopts a descriptive research design. Because descriptive research permits to investigate the issue of study through looking into the problem by exploring the views of different sets of respondents, as well as by exploring different literatures related with the study. Descriptive research also helps to describe and asses a certain issue in detail. According to Kumar (2011) descriptive research attempts to describe systematically a situation, problem, phenomenon, service or program, or provide information about, says the living conditions of a community, or describes attitude towards an issue. The main purpose of such studies is to describe what is prevalent with respect to the issue or problem under study. They are more concerned with facts. Descriptive research is used by the researcher to express the facts which exist in the assessment of training practice. Accordingly, this study attempts to describe the general training practice of the company under study and employees' perception on the existing bank's training and development practice

3.2 Research Approach

In terms of approaches to conduct a research there are two broad categories: qualitative and quantitative approaches, and a mixture of both qualitative and quantitative research. Holton and Burnett (as cited in Nolan, 2004) remarked that both methods quantitative and qualitative, are

valuable and often quite powerful when used together. So, the study adopts both qualitative and quantitative research method of data collection.

In this thesis, the researcher used quantitative research method to gather information from the employees about the practice and their attitude towards the bank's training and development practice. With the help of quantitative research method, it is easy to have a clear and scientific view on the opinions by having them on questionnaires and analyze with the help of statistical package for social science (SPSS) and to interview one or some of the employees about their thoughts does not present all employees opinions; moreover, it is not possible to interview every employee individually.

Qualitative research which focuses on developing an initial understanding out of the research, and it is not based on statistics, was also adopted by the researcher on this thesis in order to get a better understanding of the training system and to verify information that can't be accessed by the other techniques via interview that was conducted with training and planning section staffs and managers.

3.3 Target Population

As per the annual report of the bank (2015/16), United Bank currently has 145 branch offices and 27 sub-branch offices out of which 81 branch offices are located in Addis Ababa and total human resource complement of the bank had reached 3,213 staff. This study target United Bank employees working in all Addis Ababa branches. The bank's productivity is shouldered in these work forces and the change of technology and other factors which drives the bank to invest a significant amount in training and developments.

3.4 Sample Design

Sample for data collection in a research study, according to Sanders et al (2004) is the subgroup or part of a larger population being studied. It is the proportion of the population of a study from which data are collected for analysis. He suggests that data from entire population would not necessarily provide more useful result than collecting data from a sample which represents the entire population. This means that data from sample provides a valid alternative to data from

entire population, especially so, when it is impracticable to reach every case in the population due to its huge size, or limited resources.

For this study, the researcher took samples from the total population due to shortage of time, resource and for proper organization of data. The study focuses only in obtaining data from selected branches in Addis Ababa and only sixteen branches were selected randomly (lottery method) considering there is no significance difference in training practices among branches. The total employees which are working in those selected sixteen branches are stated under Table 1 that is categorized based on their respective branch.

Table 1: Staff Population at Selected Branches

S. No.	Sample Branches	No. of Staffs
1	Misrak	45
2	Megengna	19
3	Haya Hulet	23
4	Bole Medhanialem	24
5	Hibir	15
6	Mileniuim	16
7	Africa Avenue	20
8	Wello Sefer	17
9	Bekelo Bet	45
10	Tekele Haimnaot	32
11	Tana	40
12	Birr Amba	20
13	Bisarte Gebreal	15
14	Abune Petros	11
15	Gofa	25
16	Cathedral	18
Total		385

Source: HR statistical Data 2016

A purposive or judgmental sampling technique was applied to select an appropriate sample of individuals with experience and in-depth knowledge of the training processes and functions of the bank. Based on judgmental sampling interview was scheduled with training and planning section head and three branch managers in order to gain data regarding training practices of the bank.

3.5 Sample Size Determination and Sampling Technique

Given a population of 385 staffs, a sample of 192 employees was chosen for the study. The sample size was determined using the table developed by Krejcie and Morgan (1970) using the formula for sample size determination when the population size is known (Appendix C). In the study the researcher uses probability sampling and respondents is taken using simple random sampling technique which assumes that the number of sampling population has an equal probability of being selected and this was done to eliminate bias. Based on the above sample size there was a total of 192 respondents. The researcher believes that the selected respondents can best represent the population because since there are similar characteristics among the sub branch employees of the bank.

3.6 Data Collection methods

Both secondary and primary data collection methods were used to gather information.

Primary Data

Primary data refers to the data that are original and not yet published which are always called fresh data that one collects directly from the field. In order to get direct employees' view on the existing training practice of the bank, it is imperative to collect data only from them. Hence, employees of the bank were the main source of primary data.

Secondary Data

Secondary data is the data that has been collected which can be published or unpublished but that already exists. The researcher made analysis of different documents to obtain relevant information with regard to the training practices of the bank. These include the bank's training manuals and procedures, different documents and reports providing training and development information.

3.7 Data Collection Instruments

The survey instrument for this research was a carefully designed interview guide with training and planning section head and branch managers and a semi structured questionnaire for the employees. The approaches used to gather data is a very important aspect of research design and the ability to achieve the research aims and answer the research questions depends on the effectiveness of data collection. A particular characteristic of business and management research is that of the knowledge of how things are, why they happen and what are the intentions held by people.

Consequently, to obtain research data in business and management, asking and or talking to people becomes important (Adams, Khan, Raeside & White, 2007). In this study, therefore, interviews were prepared and conducted with training and planning section of the bank and three selected branch managers about the general training practices of the bank.

A questionnaire was used to assess the perception of employees of the bank regarding key training process areas. In this regard, Chan (2008) argued that the most common method of data collection in human resource management research is the self-report questionnaire method where items are grouped into scales measuring a variety of constructs in various domains, such as abilities, personality, values, attitudes, and workplace perceptions. Therefore, a questionnaire was developed based on the research objectives which contain two parts. The first part is about demographic characteristics of respondents. This part consists of five items such as sex, age, highest level of education, years of service in united bank and position in the bank. The second part is related to the research questions which are developed on five point Likert scale, multiple choice, yes /no and open ended questions to leave comments providing respondents with freedom to express their perception. These are general questions about the company's training processes and the general perception of employees on over all training practices of the bank. In the study nominal and ordinal scale was used to measure the variables.

The secondary data was collected from relevant documents, manuals, organization annual reports and the bank websites.

3.8 Data Analysis' Method

Quantitative procedures combined with some qualitative procedures are used to analyze the data collected for the study. The qualitative data that was obtained through the interviews and secondary data was analyzed qualitatively and presented in the form of a summary. On the other hand, the quantitative data that was obtained through the questionnaires was analyzed with the help of statistical package for the social science (SPSS). The technique for quantitative data analysis was the frequency distribution, percentages and cross tabulation analysis which used to determine the proportion of respondents choosing the various responses. This is done for each group of items relating to the research questions. Depending on its importance, tables, graph and chart were used to ensure easy understanding of the analyses.

3.9 Validity and Reliability

The questionnaires used for this study consisted of items developed by various scholars. This was so because they are developed for assessing training methods and past studies have used this sub scale to examine aspects of training in the banking sector. Maximum effort was exerted to create logical link between the items in the questionnaire and the objectives of the study. Therefore, in order to ensure content validity of the items incorporated in the instrument one of subject matter expert in the organization have examined the instrument before it was distributed and also the instrument was given to my advisor to comment on the content as well the measurement incorporated. Accordingly, based on their comments the questionnaires were distributed to the sample population.

The researcher also utilized the Cronbach's Alpha model installed with the SPSS to check internal consistency of items incorporated in the instrument and the SPSS result on the Cronbach Alpha test is 0.86 (86%) which is above the acceptable percentage.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

Introduction

This section of the study deals with presentation, analysis and interpretation and discussion of the data gathered through questionnaires as well as the interview and documentary analysis. Responses for measures on the questionnaire are summarized and presented using tables, graph and chart.

4.1 Overview of United Bank S. Co (UB)

United Bank, one among the dominant private financial institution in Ethiopia has been playing a conspicuous role in economic development of the country since it was incorporated as a Share Company on 10 September 1998 in accordance with the Commercial Code of Ethiopia of 1960 and the Licensing and Supervision of Banking Business Proclamation No. 84/1994. The Bank obtained a banking services license from the National Bank of Ethiopia and is registered with the Trade, Industry and Tourism Bureau of the Addis Ababa City Administration.

Over the years United Bank built itself into a progressive and modern banking institution, endowed with a strong financial structure and strong management, as well as a large and ever-increasing customers and correspondent base. Today, United Bank is a full-service bank that offers its customers a wide range of commercial banking services with a network of 145 Branches and 27 sub-Branches, and a number of additional outlets on the pipeline.

United Bank's priority in the coming years is to strengthen its capital base, maximizing its return on equity and benefiting from the latest technology in order to keep abreast with the latest developments in the local and international financial services industry.

United currently has 145 branch offices and 27 sub-branch offices out of which 81 branch offices are located in Addis Ababa and the other 64 Branches are in major towns of the country. The

existing branches render all types of banking services with the uncompromised commitment of service quality to the utmost satisfaction of the customer. The operation of the bank is, therefore, fully conducted through its branches.

The corporate philosophy of the bank i.e., vision and mission statements of the company are as stated below;

Vision

United Bank's Vision is to be "The Preferred Bank".

Mission

United Bank's Mission is to render Quality Commercial Banking Services to the best satisfaction of its Customers; to enhance Shareholders' value; to be one of the best employers in the industry; and, to discharge its corporate responsibility to both the community in which it operates and the environment which it shares with the world.

To enhance the performance, organizations need to upgrade and fill the knowledge gaps observed on timely basis so that competition throughout the Industry will not be adversely affected. Thus, in light of utilizing the benefit of Training, the bank incorporated training and planning section engaged in such activities under direct supervision of Human Resource Management Department.

4.2 General Information on Training in UB

UB has been providing training and development opportunities to its staff and sponsoring some of them for further studies in various fields of endeavor. The trend of numbers of participants in various technical and employee development training programs over the period 2014 -2016 is as presented in table 4.1 below.

Table 2: Participants in training programs for the period 2014-2016

Period	Number of employees who participated in trainings
2014	1,222
2015	1,787
2016	1,823

Source: Annual reports of the bank for year ended 2014, 2015 and 2016.

It can be observed that the number of staffs participated in training programs increased steadily from 1,222 in the year 2014 to 1,787 in the year 2015 and increased slightly to 1,823 by the year 2016. Generally, there was a slight increase in the number of participants in training programs over the period under review.

Responsibility for Training

As the response obtained from training practitioners of UB and documentary analysis, training appears to be a responsibility of training and planning section under direct supervision of Human Resource Management Department.

Training Policy

The data obtained from the interviewed training practitioners and documentary analysis astonishingly revealed that the UB do have an approved training policy which guides vigorous training and development activities and supports the bank achieves its goals. The policy state that human resource training programs as a continuous process which basis a need assessment made by the bank which helps to improve employee's knowledge, skill and job competence and also the productivity and profitability of the bank.

4.3 Discussion on the Questionnaire and Interview Responses

Based on the sampling procedure described in the previous chapter, questionnaires were designed and distributed to 192 employees of the bank who are currently working in 16 Addis Ababa branches. Accordingly, 164 questionnaires were returned. As a result, the usable number of

questionnaires is reduced to 164, which is about 85.4% of the total distributed questionnaires. The response rate is fair enough to represent the sample.

4.3.1 Summary of Respondents Characteristics

The first part of the questionnaire consists of five items about demographic information of the respondents. It covers the personal data of respondents, such as sex, age, educational background, year of service in the bank & current job position. The following subsequent tables will reveal the total demographic characteristics of the respondents

Table 3: Respondent by age and sex

Sex	Age range			Total	Percentage
	Less than 30	31-40	41-50		
Male	56	62	2	120	73.2
Female	16	26	2	44	26.8
Total	72	88	4	164	100

Source: Survey 2017

Table 3 indicates that 73.2% the respondents were male while the remaining 26.8% were Female. Thus, male's dominance over female was observed. The instrument administered categorized the age of respondents in to four major categories namely: 30 and less, 31 to 40, 41- 50 and above 50. Accordingly, the results were 43.9%, 53.7%, 2.4% and 0% respectively. The majority of the respondents fall under the age group of 31- 40. Thus, it can be implied that the randomly selected respondents were matured enough which can incline the value of the study.

Table 4: Respondent educational background

Level of Education	Frequency	Percentage
Master degree and above	20	12.2
First degree	120	73.2
College diploma	24	14.6
Total	164	100.0

Source: Survey 2017

With regard to the educational qualification, 73.2% of respondents were first degree holders and 14.6% were college diploma holders, while the remaining 12.2% (20) of the respondents were master's degree holders including 16 respondents which have managerial position and four at non-managerial position. This implies the bank has got a skilled manpower and further enhances the quality of expected responses that ultimately increase the quality of the study.

Table 5: Respondent years of service and their current working position

Year of service in United Bank	Position in United Bank		Total	Percentage
	Managerial	Non-managerial		
Less than 2 years	0	4	4	2.4
3 to 5 years	0	78	78	47.6
6 to 10 years	28	38	66	40.2
More than 10 years	16	0	16	9.8
Total	44	120	164	100

Source: Survey 2017

The table shown above indicated that 2.4% have a work experience of 2 years and less, 47.6% of the respondents have served the bank for 3 to 5 Years, 40.2% have been serving the bank from 6 to 10 years, and 9.8% of the respondents served the bank for more than 10 Years. Its implication is majority of respondents in the bank have much experience and the composition of work experience of the representative samples may have a positive effect on the quality of the finding of the study as it incorporates the views of each group.

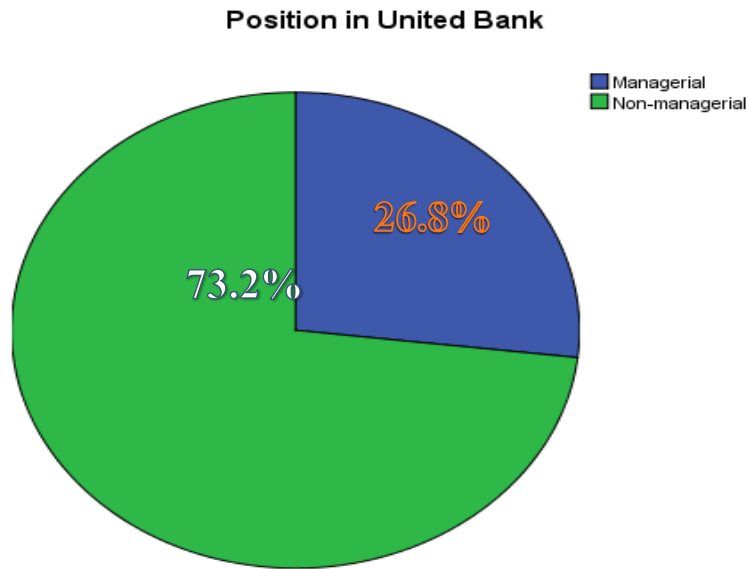


Figure 2: Respondent current working position

Generally, respondents' current job position is categorized in to two i.e. Managerial and Non-managerial. As revealed in the above figure, respondents under non-managerial position constitute about 73.2% (120) of the total respondents. Employees with Managerial position include Supervisors, Assistant managers and Managers which constitutes 26.8% (44) of the respondents.

4.3.2 General Training Practices of the Company

4.3.2.1 Employee Training Need Assessment

This discussion relates to the research question which sought to know the frequency, levels and methods of training need assessment in UB staff. Data for this was obtained from interview with training practitioner and questionnaire administered to selected staffs of UB.

The importance of conducting a thorough needs analysis is well accepted in the training literatures. Through the discussion with the head of training and planning section of the bank with regard to the prevailing practice of the need assessment, the need assessment is made by training and planning section once in a year using a form to indicate the required training by department and branch managers. Indeed, data obtained from most of the respondents (92.7%) of the

questionnaire revealed that their training needs is not formally assessed, but only 7.3% percent of the respondents responded that annual needs assessment is conducted.

The revised Human Resource Policy and Procedure manual issued in March 2011 state that training programs are prepared to develop the employee's knowledge, skill and work competence and they should base the need assessment made by the bank. It also depicts the responsibility of managers of the department as well as branches in the training process with the help of human resource department. The section head explained that these managers are in a close supervision of the operations, thus they are the first person to know the training need of employees to meet the Vision and mission of the bank. Thus, its expected managers of the department as well as branches to prepare a need assessment against the format and the training and planning section of HRM department collect the formats after it's filled by those managers. But the training requests are more or less synonymous from year to year because of reasons cited among which lack of qualification, competencies and time constraints of the managers.

Literatures define need assessment as an investigation, undertaken to determine the nature of performance problems in order to establish the underlying causes and the way in training can address this (Erasmus et al, 2000). Goldstein (1993) also describes need assessment as the phase of the instructional process that provides the information necessary to design the entire program. To critically discharge this assignment, the managers, who are tied up with the day to day routine activities as well as having a different qualification and competencies add up with lack of guidance on how to prepare a need assessment can pose a problem in the effectiveness and efficiency of the training programs of the bank.

Further based on the above points the researcher made interview with three branch managers about their practice of need assessment and they confirmed that they do not have time as well as knowledge to make a need assessment, thus they replied that they make a copy from previous years' data and may possibly add if they heard from their employees and other sources. According to the interview made with one of these mangers, he replied that he sometimes prepares a need assessment based on his previous experience in the industry and also tried to consider performance appraisal results of his staff but that his branch staffs were not considered for the trainings requested rather except some training programs which are offered on a regular basis.

Approaches in Identifying Training Needs

Given that some kind of needs assessment exists in UB, it is pertinent to examine the various approaches that HRD practitioners deployed in identifying their training needs. The five approaches in needs identification include: 1) examining top management and senior managers' opinions and perceptions on the organizations' future direction; 2) taking into account employees' opinions and perceptions of the organization; 3) examining top management strategic directions, goals, objectives and financial situation; 4) examining the business processes and changes in the organization; and 5) taking into consideration internal and external business needs and challenges. When an HRD practitioner takes into account all five approaches in identifying their training needs, the organization can be viewed as having a strategic and effective approach in its needs identification.

The results of the interview with section head showed that there was an examination of top management strategic directions, goals and objectives; an examination of the business processes and changes in the organization; changes in products and examination of internal and external business needs and changes in technology. However, the situation was different in view of most of the interviewed branch managers that there was no formal approach used to assess training needs at branch level.

Generally, the above analysis suggests that the approach employed by practitioners in identifying their training needs are mainly an examination and assessments of the business processes, changes and also the overall business needs as and when required for the business environment.

Levels of Needs Identification

Needs analysis is viewed as a process in which the training needs of both the employees and the organizations are identified in order to address the gap between employees' abilities and performance and the organization's requirements. Hence, the three levels of identification, namely, 1) organizations' overall performance; 2) the task analysis; and also 3) person analysis, were examined.

From the interview, it was understood that the bank at corporate level analyzed organizational and task levels of needs identification, whereas the branches and other sub processes are only likely to

analyze their employees' skills, knowledge and attitudes gaps.

For instance, as cited:

"I can say that we usually examine departments' and branches' requirements against the bank's strategies, goals and objectives....." (Section head, training and planning section, UB)

Even if the section head mention that managers believed to be knowledgeable and experienced with regard to the three dimension of need assessment namely: task, person and organizational analysis, most of the interviewed managers engaged in training need assessment agreed that they lack the knowledge and experience with regard the mentioned three dimensions of need assessment .This implies that the need assessment made by branches and departments which is an input for the training and planning section to base up on it, lack the three component of need assessment.

Methods Used in Identifying Training Needs

Various methods have been suggested to accomplish the identification of employees training needs within an organization. However, Reid and Barrington (1994) argued that methods of identification depend on the focus of investigation. In this study, the various methods used in identifying training needs were grouped into formal and informal methods of needs identification. This was to simplify the interpretation of the various needs identification methods. Factor 1 comprised of performance appraisal reports, technical reports, individual employee job descriptions and questionnaire surveys; hence, this factor was labeled formal methods of identifying training needs. Factor 2 was comprised of the "informal methods" of needs identification, such as personal interviews with the individuals, direct observation, heads of departments or line managers' reports and supervisor reports.

To illustrate the frequently used methods in identifying training needs, the following quotes from interviews with the section head can be used:

In actual fact, the questionnaire survey is just a form we have with all departments and branches on what they think could be the types of training program which their job or department would benefit from. From this survey, we make a conclusion about the types of training and development programs for this particular department". (Section head, training and planning section, UB)

Through the interview, it was understood that the methods of gathering need assessment is solely on the completed formats gathered from the branches and departments. Therefore, this finding suggests that the bank at corporate level is more comfortable with formal method using questionnaire survey on their t needs. On the other hand, it was also noted that the informal methods such as direct observation, heads of departments or line managers“ reports and supervisor reports were rarely utilized by the training practitioners in identifying employees training needs.

Indeed, the literature has indicated that the methods used in defining and analyzing training needs are wide ranging, but in this study, the more complicated formal methods were utilized by the training practitioners in the bank. The more informal and easily utilized methods such as direct observation and personal interviews with individual employees were poorly deployed. Generally, UB appeared to be mainly dependent on questionnaire surveys i.e. on the completed formats gathered from the branches and departments to assess training needs. But in addition to this, according to the interview made with managers they mentioned that they use employee performance appraisal to indicate the need for training on those areas where an employee poorly performs. Indeed, most studies have suggested that the performance appraisal is frequently utilized in analyzing training needs in most organizations (see for example, Heraty & Morley, 2000; Elbadri, 2001; and Morrow, 2001). The section head also confirmed this scenario but they do the consideration of this training need recommendations made by managers on these performance appraisals on a sample basis.

4.3.2.2 Training Design and Delivery in United Bank

Following the completion of training need assessment, the focus turns to designing effective training programs and implementing. This section will deal about the practice of the bank with respect to training objectives, delivery methods, training techniques, selection of trainees, training provider and training program schedule vital components of the designing phase of the training cycle.

Training Objectives

The primary aim of training is to help the organization achieve its purpose by adding value to its

key resource the people it employs. Training means investing in the people to enable them improve knowledge and skills, and change attitudes or behavior and then perform better and to empower them to make the best use of their natural abilities. Training can bring tangible benefits to both the organization and the employees. Hence, some of the purposes of training for organization are to orient new employee, develop the competences of employees, improve their performance, help people to grow within the organization etc.

As clearly indicated in the Human Resource planning and Development manual of the bank and as per the interviewee replied, the objectives of the Corporate Training and Development Plan are to:

- (a) To aware the employees about the banks basic procedures and objectives.
- (b) Achieve maximum organizational effectiveness;
- (c) Develop a multi-skilled workforce capable of operating flexibly and responding rapidly to changes in business and organizational needs;
- (d) Improve performance on employees' present jobs;
- (e) Ensure the optimum use of the natural abilities of employees by developing their skills and capabilities for mutual benefit; and
- (f) Develop employees' commitment to the bank.

On the other hand, trainees also do have their own objectives, which they want to achieve through training programs. The training objective is beneficial to the trainee because it helps to reduce the anxiety of the trainee up to some extent. Not knowing anything or going to a place that is unknown creates anxiety that can negatively affect learning. Therefore, it is important to keep the participants aware of the happenings, rather than keeping it surprise. Secondly, it helps to increase their concentration, which is the crucial factor to make the training successful. The objectives create an image of the training program in trainee's mind that actually helps in gaining attention. Thirdly, if the goal is set to be challenging and motivating, then the likelihood of achieving those goals are much higher than the situation in which no goal is set. Therefore, training objectives helps in increasing the probability that the participants will be successful in training. Based on responses of the questionnaire study, 97.6 % of the respondents involved in training programs organized by the bank and their main objectives for attending the training programs were; updating knowledge, skills and job related competencies; increasing job satisfaction and the

fulfillment of personal goals; improving qualification and building self- awareness, self- confidence and motivation.

Table 6: Training objective of the employees

Training Objectives	Frequency	Percentage (%)
Updating knowledge, skills and job competencies	94	58.8
Increasing job satisfaction & the fulfillment of personal goals	8	5
Improving qualification	22	13.8
Building self-awareness, confidence & motivation	30	18.8
Getting relief from Job	6	3.8
Total	160	100.0

Source: Survey 2017

58.8% of the respondents indicated that their personal objective to engage in Training is to update their knowledge, skill and job competencies, while 5% of them replied that their objective is to increase their level of job satisfaction and fulfillment of personal goals. On the other hand, 13.8% of them reported that their personal objective is to enhance their qualification. Moreover, 18.8% of them reported that their objective to involve in Training is to build self-awareness, confidence and motivation. Further 3.8% of the respondents indicated that their personal interest to attend Training was to get relief from their job.

This can imply that the majority of the respondent's objective for attending training to update their knowledge, skill, and job competencies to effectively discharge their day to day activities. On the other hand, very few (3.8%) respondents reported that their intention to engage in training is to get relief from the job which is undesirable for the organization. Because the organization incur costs in terms of finance for the trainers as well as lost production time by releasing the employees for attending the training during the working hour.

As it was observed from the questioner 160 (97.6%) of the respondents were participated on the training Programs held by the bank and the remaining 2.4% were not participated in any Training Program.

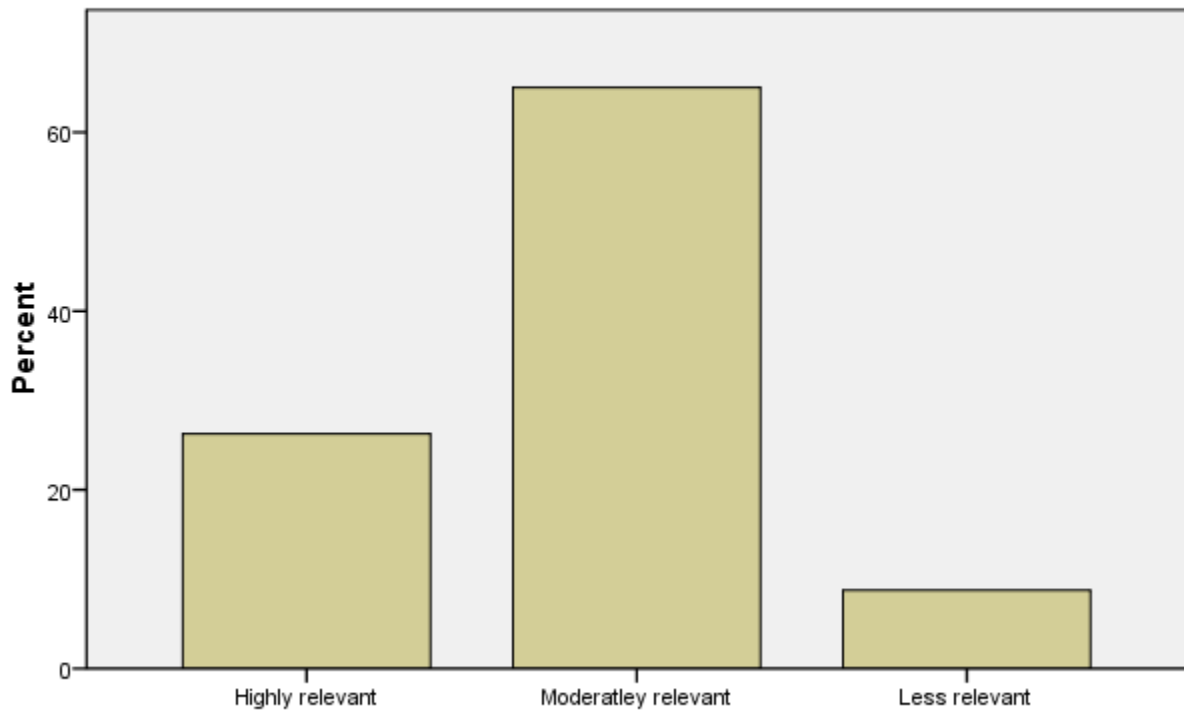


Figure 3: Employees perception on the relevance of training programs

Source: Survey 2017

One of the basic aims of training program is to improve current job performance of employees which ultimately improves the productivity of the organization as a whole by updating the skills and knowledge of employees. Beside to this, the above figure shoes that 26.2% of the respondents reported that the programs were highly relevant since it contributes to the improvement of their performance on their current job and other 65% moderately relevant. However, a further 8.8% revealed that the received training programs were less relevant to the improvement of their

performance. Thus, training program in united bank is encouraging in its positive contribution to the job performance.

Training Methods

The interviewed training and planning section head mentioned that induction training for new entrants with no experience is undertaken at corporate level for a day by a team comprised of managers of each process of the bank. It was also noted that the bank provided its staff with an employee handbook, containing details about their job, the bank and other necessary information. The overwhelming impression given by the informant during the interview process was that much of the training conducted during induction stage is necessary to show new staff members with no experience “what and how things are done “in the bank.

With regard to the delivery methods of training programs, the training practitioner stated that the bank commonly used both On-the-job (OJT) and Off-the-job training methods. In addition, the responses obtained from questioner ascertain the same. Applying both of these training methods for three up to six months was found to be the most popular type of training program provided to staffs who are new entrant and with no experience. The preference for training to be delivered by internal personnel and for an informal, on-the-job approach emerged as the most common delivery format principally because this system was perceived as having a number of key advantages. In addition, some of the managers remarked that as OJT took place in familiar surroundings, staffs were more at ease and thus, it was more amenable to the creation of an environment conducive to learning. Furthermore, the system was deemed to be more appropriate to the needs of the training practitioners as it is flexible, firm-specific and can easily be integrated into daily routines.

Overall, it is important to note that the approach taken to the planning and organization of training programs did not necessarily translate into the actual delivery format or implementation of training. What influenced the decision about the delivery format of training was the nature of the job itself and the given skills required. Training programs were therefore focused and targeted, according to perceived needs. However, they were also dependent on the experience, disposition and attitudes of the managers involved in carrying out training programs. Generally, it was argued that forming employees’ intellectual skills through on-the-job training is a critical success factor

in organizations (Riding & Mortimer, 2000) and a prospect for further skills development (Koike, 1997).

In contrast, as the name implies, off-the-job training or formal class room denotes learning that is performed away from the employees' work or outside the workplace, which may be conducted through lectures in a classroom or one-to-one instruction (Read & Kleiner, 1996). And this method of training delivery was criticized as being less favorable in organizations as the more advanced and sophisticated methods of training delivery such as the use of multimedia learning and computer-based learning are increasingly being deployed rather than the conventional lectures (Read & Kleiner, 1996; Sadler-Smith et al, 2000; and Marquart et al, 2000). However, Sparkes & Miyake (2000) argued that off-the-job training assists employees with the basic concepts, whilst the on-the-job training supplements the development of intellectual skills. Indeed, rather than using a single training mechanism, the deployment of both methods is argued as a better practice to enhance the acquisition of learning and the transfer of knowledge. At the very least, it has been contended that a combination of on-the-job training in practice and classroom instruction in off-the-job training for general training may be effective and may benefit both the employees and the organization (Gattiker, 1995). So, in this regard we can say the bank is benefited in applying both methods. The table depicted below indicates the attitude of the respondents showing the type of training they participated in;

Table 7: Type of training methods in UB

Item	Frequency	Percentage
On the Job Training	20	12.5
Off the Job Training	10	6.2
Both	130	81.2
Total	160	100.0

Source: Survey 2017

While analyzing the questionnaires as summarized on the table depicted above 12.5% of the respondents were participated on the Job Training while 6.2% were allowed to take off the Job Training and the remaining 81.2% confirmed that they were participated on both types of training Programs.

Training Techniques

The Training techniques represent the medium of imparting skills and knowledge to employees. Obviously, training techniques are the means employed in the training methods. The most commonly used training techniques includes; lectures, films, audio cassettes, case studies, role-playing, videotapes and simulations, vestibule training, job rotations, job instruction training etc. The following table states the respondents' response on which of the techniques of training is being applied by the bank.

Table 8: Training techniques applied by the bank

Training Techniques	Percentage and frequency of who gave response for this										Total
	Never Used		Almost Never Used		Sometimes Used		Almost every time Used		Frequently Used		
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage (%)	Frequency	Percentage	Frequency	Percentage	
Job Instruction	64	40	34	21.2	36	22.5	18	11.2	8	5	160
Apprenticeship Training	104	66.7	30	19.2	20	12.8	2	1.3	-	-	156
Audiovisual	116	73.4	24	15.2	12	7.6	6	3.8	-	-	158
Orientation	90	56.3	16	10	38	23.8	16	10	-	-	160
Coaching and mentoring	90	56.3	30	18.8	26	16.3	6	3.8	8	5	160
Computer Instruction Method	118	73.8	22	13.8	14	8.8	2	1.3	4	2.5	160
Simulation	136	85	18	11.3	4	2.5	2	1.3	-	-	160
Vestibules	140	87.5	14	8.8	6	3.8	-	-	-	-	160
Seminar, workshop and	66	41.8	18	11.4	42	26.6	24	15.2	8	5.1	158
Lectures	26	16.3	6	3.8	44	27.5	66	41.3	18	11.3	160
Job Rotation	86	53.8	26	16.3	30	18.8	8	5	10	6.1	160
Role Plays	106	66.3	22	13.8	22	13.8	10	6.3	-	-	160

Source: Survey 2017

As shown above the majority of the respondents replied that the Bank frequently used lectures method of training techniques of the off - job - training method. Lectures present training material verbally and are used when the goal is to present a great deal of material to many people. It is more cost effective to lecture to a group than to train people individually. Lecturing is one-way communication and as such may not be the most effective way to train. On the other hand, the interview made with staffs of Training practitioner supports the opinion of the employees in a way that the bank mostly used a lecture technique of off-job training within the bank's training centers parallel to on the job training. The training practitioner remarked that other techniques of training methods are rarely applied throughout the bank but he remarked that the bank recently start to use "Audio visual" training techniques in introducing its new work flow systems on some areas and in training its staff how to do their jobs using this new system. As it was explained, this technique is very useful because it covers wide geographical area and also is easily accessible for reference at any time but at the same time it has its own drawbacks that it's so difficult for follow up i.e. not able to check whether trainers/employees see or hear the audio and video very well and also should be updated at any time when there is a change in procedures, work flow and National bank's directives. And also, the absence of a well-structured studio to record this audios and videos makes it more difficult to apply this technique in current situation.

As the training and planning section head of the bank explained:

[. . .] I personally look forward to this technique because of the mentioned advantages but since its costly to apply and need some investment, the top management of the bank gives it less attention and prefer to continue by the traditional techniques i.e. lecture method of training.

Selection Criteria of Trainees

Once the decision is made on what training is necessary and where it is needed, the next decision is who should be trained? Training an employee is expensive, especially when he or she leaves your firm for a better job. Therefore, it is important to carefully select who will be trained. The training programs should be designed to consider the ability of the employee to learn the material and to use it effectively, and to make the most efficient use of resources possible. It is also important that employees be motivated by the training experience. Employees' failure in the program is not only damaging to the employee but a waste of money as well. Thus, selecting the right trainees is important to the success of the program. The interview responses obtained from selected training

practitioner revealed that the type of training, the personal training record and supervisor's opinion are commonly used criteria for selecting participants in training programs. As the interviewed training practitioner stated;

“.... In addition to figuring out who is aware of the prepared training subject matters we consult branch and department managers to select trainee who is capable of transferring the knowledge that he/she get from the training programs for others”.

Even though the interviewed training practitioner claim that they select participants based on criteria, the data obtained from questionnaire respondents and documentary analysis indicated that the practice of selecting participants for training programs is vague. The vast majority of respondents (79.3%) provided that they bank do not have selection criteria for training programs while 20.7% reported they know the criteria for participant selection in training programs. Those replied that they know the criteria used for participant selection in training programs reported that the opinion of supervisors, the nature of training and the personal training record are the common ones.

Selection of Trainers

In relation to the “where and by whom” (training providers), it was suggested by researchers that large organizations having a multifaceted training staff with competencies and subject-matter expertise to train will usually deploy their internal trainers in delivering training to their employees (Alzalabani, 2002; Desimone et al, 2002). Otherwise, the choice to outsource to external training providers will be considered in the absence of such competencies and expertise (Church & McMahan, 1991; McMahan & Woodman, 1992; Sadler-Smith et al, 1998).

The training practitioner of the bank stated that there are three types of training programs which are conducting by the bank which are technical, development and abroad type of training. Technical training programs are the one which are given to new employee to make them familiar with the bank practice and help them conduct different operational activities and also it include different training programs which are designed following changes and introduction of products, workflow, policy and procedures to an existing employees and this trainings are delivered by in-house trainers who take TOT trainings and those branch managers who are believed to transfer the needed knowledge and skill to trainees. Development and abroad trainings are training programs which are targeting line and top management bodies for the purpose of leadership skill and

succession plan to management position. Some of these trainings are given by in house trainers and the rest by external training provider.

It emerged that all of the interviewed training practitioner and managers believed that the upgrading of management skills is best acquired externally. These managers attended external courses/study and upon their return, shared and disseminated their newly acquired knowledge, often through informal means, with other organizational members. Thus, managers were frequently the catalysts for organizational learning. In this way, more general external trainings were made more relevant and specific for the training practitioners, as these managers were able to tailor it to suit the needs of the bank.

Selection of In House Trainers

As it is known, offering training internally will minimize the cost and also accelerate the rate of acceptance by the trainees since the trainer will not pose a difficulty to understand the interest of the employees engaged in the training. According the interview made, the training and planning section in consultation with the Human Resource Department will assess the database potential of in house trainers; the training and planning section will prepare the list of eligible and select the trainers and presents the same for approval.

The training and planning section head contacts operational managers and each selected trainer through cost effective and appropriate communication media and informs him/her all relevant information that helps him/her get prepared for the training before ten days. The information includes;

- ❖ Subject matter of the training.
- ❖ The target group of the training program.
- ❖ The training schedule.

Selection of External Trainers

On the assumption that decisions to outsource to external training provider, interview respondents were asked “what are the criteria in selecting the appropriate training provider?” The interviewed training practitioner replied that vendors of training program package are selected mainly using

word of mouth i.e. those training providers with much experience and have a reputation on their training services in the industry are always considered.

The head of training planning section prepares terms of reference (TOR) for training providers. The TOR will include:

- ❖ The content of the program;
- ❖ Time allotted for the training;
- ❖ Member of participants;
- ❖ Objective of training and expected result; and
- ❖ The total cost of the training.

After the TOR is prepared, Human Resource Department will release an announcement via Newspaper and other Medias but only to invite short candidates those firms which are registered by the concerning government body/agency

- Paying annual government tax
- Has good recommendation in the particular field of training

As the training practitioner explained no bid is conducted for selecting external training provider, the main concern here is the experience and reputation of this training provider, of course in selection process both technical and financial consideration is there; however, the weight given is for experience and reputation. As it's explained by the planning and training section head;

“... currently no base criteria are used by the bank rather the one who has a better experience and has a better reputation from the listed candidates are given the priority and the chance in the selection process. But in addition to this current practice we suggest some criteria to be considered as a base in the future for top management but not yet responded”.

Scheduling the Training Program in United Bank

The task of scheduling a training program may seem relatively simple and straight forwarded when compared to other decisions made by the trainer, but it is definitely not the case. Organizations can be busy, hectic and unpredictable, making scheduling training and other supportive activities very difficult. The goal of scheduling is to ensure that the participants are available and have their attention focused on the training. Training can be scheduled during work hours- running the

program during normal working hours or after normal work hours and during weekend. As the data obtained from the interview indicated in United Bank, training programs are mostly conducted on week days in normal working hours.

Employee Training Program Announcements in United Bank

Program announcements are used to inform the target audience about the training program. The announcement should indicate the purpose of the program, when and where it will be held, and how the employee can qualify to participate in the program.

Table 9: Announcement of training to employees

HR Officers Announce about Training	Frequency	Percentage (%)
Supervisors	160	100

Source: Survey 2017

All respondents indicated that the Human Resource officers of the bank announce them about training to employees via supervisors. Moreover, while conducting an interview with the training practitioner, it’s reported that they communicate the supervisors via inter-office memo and a copy to the employees. Thus, the supervisor is responsible to arrange a staff who can replace not to pose an interruption of work that contravene the interest of the bank. This implies that the congruence of the interview result against the opinion of the representative samples considered using the questionnaires. The inter office memo used by the bank to communicate training programs indicate;

- ❖ Purpose of the training program
- ❖ For how long it will be conducted
- ❖ The place and the time of the training program

4.3.2.3 Training Follow up and Evaluation in UB

Evaluating training programs is an area of human resource development which tends to be weakly developed. Evaluation is a means to verify the success of the program, i.e. whether employees in the program do the jobs, for which they have been trained. In evaluating the worth of specific programs, sets of measurement criteria should be used. The criteria are based on participants' reactions: their reaction to the training, what they have learned, their on-the job behavior, and the effects and results the training has had on the entire organization. This study results regarding training evaluation will be discussed under the following subheadings the level of evaluation and timing of evaluation.

Level of Evaluation

The reply of interview indicates, the bank heavily relies on evaluations of trainees' reaction to training courses which, is the simplest and most common approaches to training evaluation. That means the bank lacks the evaluation of learning transfer achieved by the training activity, changes in behavior of the individual because of the training and contribution of training to the achievement of the business/operational goals. As explained in the interview, the training practitioner identifies appropriate data collection methods and design data collection device for reaction evaluation. The data collection methods frequently applied in the bank to collect necessary information for reaction evaluation is a questionnaire. Then, the Human Resource Department prepares a report to the Vice President Administration and Finance about the overall training program by incorporating the comments of the trainees.

Table 10: Respondent response on evaluation of training programs

The Bank Evaluate Training Programs	Frequency	Percentage
Yes	106	66.2
No	20	12.5
I do not know	34	21.2
Total	80	100

Source: Survey 2017

As shown in table 10, of the total respondents 66.2% (106) reported that the bank does evaluate training programs while 12.5% replied that bank do not follow the assess training programs. The remaining 21.2% of the respondents indicated that they are not sure whether the bank do follow and evaluate training programs.

Timing of Evaluation in UB

Since training evaluation is the most crucial activity, training programs should be evaluated regularly and carefully. Most of the time evaluation is conducted at the completion of each course or conclusion of the program. The table depicted below shows that 39.6% of the employees agreed that the bank evaluates its training process at the completion of each course and 60.4 % at the conclusion of the training program by administrating a questioner.

Table 11: Timing of training evaluation at UB

Timing of training evaluation	Frequency	Percentage
Each Course Completion	42	39.6
Conclusion of the Program	64	60.4
Total	106	100

Source: Survey 2017

As shown in table 10 even if most of the participants (66.2%) agreed that the existence of a post training evaluation, a significant percentage (33.7%) of the respondents replied that they are not aware of any evaluation practice or no assessment following the training is practiced. This implies that there is a practice where no training evaluation made which hinders the effectiveness of the training programs of the bank. The interviewed training practitioner of the bank believes that the evaluation of training was crucial to assess the current training effort and to get feedback for future actions. This idea is expressed well by the practitioner as:

“If you don’t evaluate you don’t know where you’re going, or how people are performing or how the company is performing. Evaluation is an ongoing daily process and it has to be well structured and scientific. We are only using the data obtained from a feedback from trainees at the end of the training session for monitoring effectiveness of training programs through a designed questioner and also sometimes we do our own observation and informally talk to

trainees and trainers at tea break during training programs are conducting. But I personally recommended application of a well-structured impact assessment to be made regularly by the bank to effectively monitor and evaluate learning transfer achieved by the training activity and changes in behavior of the individual because of the training and over all contribution of training programs at organizational level”.

It’s mainly noted through the interview that the evaluation only focus on whether the trainees like or not the trainer and the training programs. In addition, the interviewed branch managers expressed that close observation of how staff performed in their work activities subsequent to training being undertaken proved to be the most extensively used criterion. In addition, informal feedback from staff themselves was also widely used, with informal feedback from supervisors actively sought. Indeed, the ability to monitor employee progress and deal with issues in real time on account of their properties being small was deemed to be a key strength amongst the branch managers.

4.3.3 Respondents Extent of Agreement and Satisfaction

Under this section, the trainees’ extent of agreement and satisfaction with training practices of UB as well as Yes/ No questions are presented and analyzed carefully.

4.3.3.1 Trainees’ Extent of Agreement about Training Practices

Under this sub topic, trainees’ extents of agreement with regard to different aspects of training practices are analyzed. Here below, the aspects of training practices with the responses of the trainees are presented in the table and problems identified from the responses are listed at the end.

Table 12: Employee extent of agreement with regard to different aspect of training practices of the bank

Items	Strongly Disagree		Disagree		Neither Agree nor Disagree		Agree		Strongly Agree		Total
	F	%	F	%	F	%	F	%	F	%	
Individual personal Development is assessed during training need assessment.	86	53.8	40	25	12	7.5	14	8.8	8	5	160
Collection of need assessment information from different sources.	62	38.8	44	27.5	32	20	12	7.3	10	6.1	160
Design specific questionnaire for each field of training & it was up to the standard.	30	18.8	50	31.2	30	18.8	34	21.2	16	10	160
Meaning fullness and facilitation of Training methods and techniques.	14	8.8	14	8.8	42	26.2	70	43.7	20	12.5	160
Ability of Trainers.	10	6.2	6	3.8	36	22.5	72	45	36	22.5	160
Employee participation in self-study and learning program.	32	20	40	25	26	16.2	46	28.8	16	10	160
Effectiveness and efficiency of outside Trainers are better than inside trainers.	26	16.2	16	10	52	32.5	40	25	26	16.2	160

NB: F: - Frequency, %: - Percentages

Source: Survey 2017

The first statement in the table 12 discusses about the consideration of employee development plans during employee training need assessment process. From theoretical viewpoint, the introduction of a personal development plan system in training needs assessment will help to ensure the principle of access and entitlement of all staff to meaningful training and education opportunities become a practical reality. It allows needs to be expressed and made visible. Because, employee development at plans will seek to identify;

- ✓ The current competencies of staff (which will help to form the basis for an effective skills audit to show which competencies need to be developed to enable staff to meet work and career targets)
- ✓ The work values of staff (e.g. career progression, helping others, creativity, being skilled and respected in one's work)
- ✓ The work and career targets of staff. On this basis, individually tailored programs of the staff training are designed to enable staff to acquire the relevant competences and meet their work targets and personal and career objectives.

In this study, the researcher tries to identify whether the bank paid an analysis of employee's development plans during employee training need assessment time. Unfortunately, 78.8% of the respondents confirmed that the bank does not analysis the individual employee development plans during training need assessment. As indicated on the table, the samples specify that they disagree with the statement. Nevertheless, 13.8% of the representative samples assure that the bank considers employees' development plans during need assessment by agreeing with statement. On the other hand, the rest 7.5% neither agree nor disagree with the statement. That means they have no any information whether the employee development plans are analyzed or not during training need assessment in the bank as per the consideration of the researcher.

The second point on the table tries to explore whether the bank collects the need assessment information from various sources in many ways or not. The literatures discuss that to carry out an effective training need assessment, necessary information should be gathered from multiple sources. Accordingly, target groups, training providers, key individuals, outside experts and others can be consulted during needs analysis. On the other hand, the attitude obtained from the

respondents indicated that 66.3% of them disagree (strongly disagree and disagree) with the statement that the bank does not use various sources and different mechanisms to collect need assessment information. Yet, 13.4% of the representative samples agree (strongly agree and agree) that the bank collects training need assessment from different sources in diverse mechanism.

Still some of the sample did not distinguish whether the bank uses various source and means to collect need assessment information or rely only on certain sources and methods. Besides, the interview made with the three branch managers and training practitioner of the bank coincide with the findings of the opinion survey in a way that all explained due to the time constraints in the operational area they couldn't make a need assessment by collecting information from the various stakeholders exhaustively like employees, customers and others.

The interviewed branch managers replied that since there is a work burden on employees, there may be time where they couldn't gather information even from the work forces. This can lead us to imply that the basis of training and development which is need assessment faced a problem unless information that is important if not gathered from different sources. And such practices may possibly lead to offer undesirable training programs that may not fill the knowledge gaps critical for the organization. Besides, the bank will incur unnecessary costs both in terms of finance and also decline the service quality by releasing the employee in their working hours to attend inappropriate training programs. The training module designed by the South African Management Development Institute (SAMDI) indicated that usually a comprehensive questionnaire should be designed for each training fields and training programs. In order to ensure full and proper responses from employees, the line manager might consider an interview with the staff to facilitate adequate answering of the questionnaires. The standard format developed by SAMDI for such needs assessment questionnaire is classified into four sections: Employee profile data, Professional knowledge and skills, cross-functional knowledge and skills and other competencies. In connection with UB, as sample survey suggests 50% of the respondents disagree (Strongly and disagree) most of the time the bank did not design specific questionnaire for particular training field and program and also it is not up to the standard. Surprisingly, only 31.2% agreed that the bank develops standardized questionnaires for every particular training fields and programs. On the other hand, 18.8% of the sample neither agrees nor disagrees with statement. But the interview with the training & planning section staffs confirmed that the department do not design and administer the

questionnaires to each training fields. This implies the opportunity for improvement is observed in designing standardized questionnaires vital for the need assessment practice of the bank.

The fourth point in the above table addresses the opinion of respondents with regard to meaningfulness and facilitation of learning of training methods and techniques used in UB. The literatures in the area pointed out that to make effective and efficient training programs would require methods and techniques to be meaningful and facilitate learning. In view of the fact that individuals have different learning styles and preferences, identifying and employing a right training, method and techniques for right training programs are a necessary condition for any effective training programs.

In the view the respondents, the majority (56.2%) of the respondents confirmed that the bank employed a training methods and techniques which is meaningful and facilitate learning. On the contrary, 17.6% of them disagree on the effectiveness and meaningfulness of the methods and techniques. While 26.2% of the work forces failed to agree, or disagree. Thus, considering the attitude of the majority, most of the time the bank applied a training methods and techniques that satisfy the trainees.

The result of the respondents about the trainees' attitude towards trainers with respect to their subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others and etc. Subsequently, the result of gathered survey indicated that 67.5% of them reported agree (strongly agree & agree) that, the trainers' they met have subject matter expertise, good communication and interpersonal skills, plus the ability to motivate others. On the other hand, 22.5% of the respondents faced difficulty to evaluate trainers on bases of the above stated variable, because the neither agree nor disagree with the statement. On the other hand, still 10% indicated that the trainers lack subject matter expertise, communication and interpersonal skills and ability to motivate others on the instruments distributed. Hence, it can lead us to imply that the trainers selected by the bank own the necessary expertise, skill, knowledge and ability.

The last statement in the above table compares the effectiveness and efficiency of internal and external training providers. The bank's Human Resource plans and Development manual offers an option to give training programs either internally or outsource some training programs. 41.2% of the respondents agree (strongly agree & agree) on the effectiveness and efficiency of the outside trainers over insiders. Whereas, 32.5% of the respondents neither agree nor disagree with the statement. However, 26.3% of the respondents disagree (strongly disagree & disagree) that the

internal trainings were more effective and efficient over outside training provider. The interview made with the training and planning section head indicated that for training programs to be given to management bodies for the purpose of leadership and succession plan involve external training providers. In the selection process of this external training providers the first task to check is their experience and reputation in the industry so that most of the time the bank gives a chance for those who have this rich experience and reputation so that they were effective and efficient. The implication of this is that, the interview result coincides with the opinion of the employees in a way that the external trainers selected were qualified. The interview with the training & planning Section staffs pointed out that the problem with the effective training were towards properly identifying critically the training needs of the bank by the concerned branches and departments. On the other hand, the branch managers reported that the factors that inhibit the effective training in the bank were lack of integrating organizational strategic plan with training program and lack of specialist in the area.

4.3.3.2 Attitude of Trainees in the form of Yes/No Questions

In this sub topic, samples responses to Yes/No questions are analyzed carefully and identified problems/challenges from the analysis are listed.

Table 13: Respondent attitude towards to the training process

	Yes		N		Total
	Frequen	(%)	Fre	(%)	
Induction Training always issued to employees	74	46.8	84	53.2	158
Employees aims desires and special talent considered during need assessment	30	19.5	124	80.5	154
Provision of training for employee for their own personal Interest, development and fulfillment.	30	18.8	130	81.2	160
Participation in self-study Training	32	20	128	80	160
Arrangement of debriefing meeting between employee & line Manager	16	10	144	90	160
Participation in special Training program	2	1.2	158	98.8	160

Source: Survey 2017

It is indicated in the table 13 above; about the induction training, where this training is paramount important especially for those who are new to the organization to enable them understood the

mission, vision and values of the organization. Moreover, it helps them to acquaint with the philosophy; personnel practices, health and other important assignment they are required to perform. An induction-training plan must be issued to each new employee, so he or she and everyone else involved can see what is happening and that everything is included. Thus, organizations must prepare and provide a suitable induction plan for each new starter. The summarized response of the study indicated that 46.8% of the respondents were participated in the Induction training while the remaining 53.2% of them were not engaged in the induction training program conducted by the bank. As summarized in the table majority of the respondents were not participated in an induction training program so that the bank could not enjoy the benefit of induction training. Moreover, as per the interview made with the training and planning section head, induction training is given to graduate trainee staffs that have no experience. However, much of the trainings conducted during induction stage is necessary to show how things are done in the bank to anyone you bring into a job even if they've done the same job somewhere else. This situation indicates the potential for improvement since the bank may possibly lack all the benefits it can get from the induction training.

The second item on table 13, the importance assessing the workforces' personal strengths and capabilities, aims and desires and special talents while conducting the need assessment is indispensable for the success of the organization. To investigate whether such practices are employed in the bank or not, a questionnaire was administrated to a representative sample and 80.5% of them replied that the bank did not recognize their aims, desires and special talents in the assessment of training needs. This implies that the bank did not consider the relevance of assessing such skills on effectiveness of training programs.

Organizations' need staff at all levels to be more self-sufficient, resourceful, creative autonomous, solutions- finder, initiator, problem-solver, self-confident etc. This behavior enables staff to operate at higher strategic level, which makes their organizations more productive and competitive. Employees' efforts produce bigger results. It is what all organizations strive to achieve. To get this advantage the organizations should develop their maturity, belief, or courage by providing training and experiences that employees would like for their own personal interest, development and fulfillment, in addition to conventional skills training which, gives employee new techniques and methods. On the contrary, 81.2% of the respondents replied that the bank does not provide them a training program that fulfills the employees' personal interest and development.

With regard to the employee's participation in self-study training and teaching which the fourth point raised on the table 13. The importance of designing self-study programs is to help employees of organizations develops confidence and integrity. The table indicates that the application of this method is limited as only 20% excluding 80% of the respondents. This can lead the researcher to conclude towards the position that the majority of the employees are not involved in the self-study training programs and hence the bank is losing the benefits that could be earned as a result of introducing the self-study training programs to employees.

The table 13 in its fifth points tries to investigate whether or not an arrangement of a debriefing meeting that is arranged by line manager after completion of each training program is conducted in UB. In debriefing meeting trainees are allowed to report back what happened during training and the benefits they get from the training. The study shows that, 10% of the respondents reported that the bank prepares such kind of meeting and they discussed on many issues with their immediate supervisor, while 90% of them answered the question by showing that such meeting is not arranged. The interview made with branch managers indicate that the bank does not have this kind of arrangement but they informally arrange this kind of discussion with trainees on the training program they attended. This can help us to imply that the bank loses the opportunity to fix the problems encountered by the trainees by preparing a debriefing meeting after the completion of each training programs.

The last point under table 13 is to request the respondents if they have been participated in any special training. The desire and level of understanding of each employee differs, thus it would be better if the employee tailored training programs are organized. As a result, certain organization had been developing special training programs like training for youngsters, special training for women employees and training programs for older employees. On the study sample employees were asked if the bank organized such special training for them. But, 98.8% of the respondents replied that they do not participate in any of the special training programs. On the contrary, 1.2% respondents were found to report that they participated in such training during their stay throughout the UB.

4.3.4 Employees level of satisfaction with the training practices of the bank

This section of the study under the heading degree of satisfaction of trainees with bank's training practices is analyzed and discussed.

Table 14: Level of satisfaction with training practices at UB

Statements	Very dissatisfied		Dissatisfied		Neither satisfied nor satisfied		Satisfied		Very satisfied	
	F	%	F	%	F	%	F	%	F	%
Supervisor's effort to understand employees worries and insecurities about training	25	30.5	23	28	25	30.5	6	7.3	3	3.6
The quality of orientation and training received for your current position at the bank	20	25	18	22.5	23	28.8	16	20	3	3.8
Trainee selection criteria's and process used in the bank	31	38.8	32	40	10	12.5	5	6.2	2	2.5
Training program schedule applied in the bank	12	15	24	30	24	30	15	18.7	5	6.3
supply of all necessary training materials	19	23.8	6	7.5	14	17.5	30	37.5	11	13.8
Duration of training sessions	28	35	24	30	13	16.3	11	13.7	4	5
Over all how satisfied are you with practices of the bank	42	51.2	15	18.3	16	19.5	6	7.3	3	3.7

Source: Survey 2017

The above table 14 shows that 58.5% of the respondents dissatisfied (Very dissatisfied and dissatisfied) with effort of supervisor to understand employees' worries, insecurities and 30.5% were neither dissatisfied nor satisfied and 10.9% responded that they were satisfied with the supervisor's effort on the contrary. The majority of the samples taken were found to be dissatisfied with the supervisors' effort in understanding of the employees. This can lead us to infer that supervisors who are in charge may not exhibit a concern for their employees and could hinder the work productivity since it discourages employees for training and problems in the work setting could be observed.

The majority of the respondents were dissatisfied with the quality of orientation program they received. It is well known that orientation trainings are offered to the newly joined employees of the bank, thus if the majority of the employees were dissatisfied at that stage, the employees' job satisfaction, continuity as well as productivity will be at risk.

With regard to the trainee selection, the majority (38.8%) marked that they were very dissatisfied with the prevailing selection criteria and process used by the bank. This can help us to infer that the trainee selection is based on randomly rather than filling the knowledge gaps identified critically.

45% of the respondents were not satisfied with the application of the training program schedule of the bank but 51.3% of the respondents were satisfied with supply of all the necessary training materials. On the other hand, the majority of the respondents were very dissatisfied with the duration of the training session of the bank.

At last regarding their level of satisfaction with training practice of the bank, surprisingly only 11% of the respondent affirmed that they are satisfied. The great part is. 69.5% (51.2 very dissatisfied and 18. dissatisfied) of the respondents were unsatisfied with the overall training practice of the bank.

4.3.5 Respondents overall comments on with training practices of UB

At the end of the questionnaire, an open-ended question asks respondents for any comments about training practices of the bank. Most of the respondent stated no comments. But others

reflect the following comments:

- ❖ Absence of well-organized training needs assessment. As the respondents noted, some of the trainings are provided only for the sake of declaring that trainings are being provided for the staffs.
- ❖ Training programs are highly linked only with the core operations of the bank. Hence, supportive activities such as procurement, legal services and so on are totally disregarded.
- ❖ The selection criteria for training programs are not clear. According to the respondents, it's observed that same employee is highly favored to participate in training programs by branch managers or supervisors.
- ❖ For new employees with no experience especially for graduate trainee extensive training programs (on the job and off the job) is conducted but for those who joined the bank with experience, the bank doesn't provide such training programs. However, it would be beneficial for both the bank and the employees if the same training opportunity could be facilitated to all new employees.
- ❖ Its observed that most of the time the schedule and the duration allotted for training topics is not in balance, i.e. small amount of time given to vast topic and unnecessary longer period of time for some other familiar topic and this result rap up of discussion and left important points uncovered. Therefore, it needs sufficient time to be designed for vast topic and wisely plan the schedule and the duration times as the nature of the training topics.
- ❖ Only general assessment whether the trainees like or dislike the training, the trainer and the refreshment on the training are undertaken at the end of training sessions. In this regard, the respondents noted that the impact of training programs should be evaluated systematically on regular basis.

In a nut shell, employees' overall satisfaction with the existing training practices of the bank is low.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMENDATIONS

Introduction

The study was carried to assess the training practices in United Bank S.C. This chapter presents summary and conclusion, recommendations and suggested areas for further research.

5.1 Summary of Major Findings

The demographic characteristics implied that:

- ☞ Age of respondents comprises about 43.9% fall under age category of 30 and less, 53.7% fall under age category of 31-40 and the remaining 2.4% fall under 41-50 years of age category respectively. We can clearly understand that majority of respondents in the company are youngsters.
- ☞ About 14.6% of the respondents are holders of diploma, 73.2% of them are holders of first degree, and the remaining 12.1% are MA holders. This figure implies that the work forces of the company are fairly educated. This implies that they are able to understand and respond to questions distributed to them through the questionnaire.
- ☞ Among the respondents 2.4% of them have worked in the company between 1-2 years, 47.6% of them between 3-5 years, 40.2% between 6-10 years, and the remaining 9.8% above 10 years. From the above figure, we can infer that majority of the respondents have served the bank 3-10 years.

General findings on the company's training practices

- ☞ The data obtained from the interviewed training expert and documentary analysis astonishingly revealed that United Bank have an approved training policy which guides vigorous training and development activities and supports the bank achieves its goals.
- ☞ In light of utilizing the benefit of training, the bank incorporated training and planning section engaged in preparing various training programs and delivering it to employees under direct supervision of Human Resource Management Department.

- ☞ In parallel, almost all of employees responded to the questionnaire (97.6%) reported that they do involve in training programs prepared by the bank.
- ☞ It was also found that the number of staff participated in different training programs increased from 1,222 in the year 2014 to 1,823 in 2016.

Need Assessment

- ☞ The training needs assessment performed is based on subjective data that is, using information from line managers and, supervisors and records.
- ☞ As per the interviewee, training requests were more or less synonymous from year to year because of reasons cited among which that the lack of knowledge and experience with regard to the three dimensions of need assessment namely: task, person and organizational analysis.
- ☞ A considerable number of staff responded to the questionnaire (92.7%) reported that their training needs is not formally assessed.
- ☞ Besides, 78.8% of the respondents confirmed that the bank does not analysis the individual employee development plans during training need assessment by disagreeing with the statement.
- ☞ On the other hand, as per the interview sometimes the bank use employee performance appraisal results as an indicator for training on those areas where an employee poorly performs.

Design and Implementation of training

- ☞ The Human Resource planning and Development manual of the bank and interview showed that the objectives of the training and development plan is achieving maximum organizational effectiveness; developing a multi-skilled workforce capable of operating flexibly and responding rapidly to changes in business and organizational needs; improving performance on employees' present jobs; ensuring the optimum use of the natural abilities of employees by developing their skills and capabilities for mutual benefit; and developing employees' commitment to the bank.
- ☞ The majority, 58.8% of the respondents indicated that their personal objective to engage in training is to update their knowledge, skill and job competencies.

- ☞ Even though the interviewed training practitioner claim that they select training participants based on criteria, the vast majority of respondents (79.3%) provided that the bank does not have selection criteria for training programs.
- ☞ In UB, almost all of the technical trainings are delivered by senior managers who have experiences in banking operations or activities and providing trainings.
- ☞ The respondents have also positive attitudes towards in-house trainers that 67.5% of them confirmed their ability.
- ☞ Announcement about training to employees is made via supervisors.
- ☞ There are two broad types of training methods available to the organization: on-the-job and off-the-job training methods.
- ☞ The bank frequently used lectures method of training techniques of the off - job - training method in comparison with other techniques.
- ☞ UB training programs were conducted in the working hours.

Evaluation of Training

- ☞ As per the interview, only trainees' reaction to the program and the trainers was assessed immediately at the end of training sessions by distributing evaluation questionnaires to evaluate training efforts.
- ☞ But significant number of respondents (33.7%) replied that bank does not follow training programs or they are not sure whether the bank do follow and evaluate training programs.

Trainees' extent of agreement about training practices

- ☞ The majority (78.8%) of the respondents confirmed that the bank does not analysis the individual employee development plans during training need assessment. 13.8% of the representative samples assure that the bank considers employees' development plans during need assessment by agreeing with statement. On the other hand, the rest 7.5 % neither agree nor disagree with the statement.
- ☞ About 41.2% of the respondents agree (strongly agree & agree) on the effectiveness and efficiency of the outside trainers over insiders. However, the respondents have positive attitudes towards in-house trainers that 67.5% of them confirmed their ability.
- ☞ With regard to the trainers' selection, the majority 78.8% marked that they were very dissatisfied with the prevailing selection criteria and process used by the bank.

- ☞ The majority 51.3% of the respondent were satisfied with the supply of all necessary training materials.
- ☞ Among the respondents, 58.5% were not satisfied with the effort of supervisor to understand employees' worries and insecurities about training.
- ☞ In relation with the overall perception of employees towards the existing training practice in UB, the great parts of respondents (69.5%) are unsatisfied.

5.2 Conclusion

Even if the bank does have training policy which has been formally instituted, closer examination indicates that there is a lack of sophistication in the implementation of training processes in United Bank which include performing needs assessment, design, implementation and undertaking evaluation of training programs.

The widely-used methods of collecting information needed for conducting training need assessment in the bank are mostly on the need assessment format annexed to the existing manual of the bank which is supposed to be filled by branch and department managers. However, other mechanisms like questionnaires and interviews were never made throughout the bank to get the interest of the employees and other stake holders to help enhance the quality of training programs.

In addition, seeking information on the organization goals and objectives, the requirements of the tasks and performance based skill and knowledge gap was minimal as a source of information for training needs assessment. Thus, the existing training need assessment is not effective since it did not address all the three levels - organization, task and individual levels. And this may imply that the bank will incur unnecessary costs both in terms of finance and also decline the service quality by releasing the employee in their working hours to attend inappropriate training programs.

Even though, the company sometimes uses employee performance results as an indicator for training need, the bank is not fully utilizing it since consideration of this performance appraisal result is done informally and on a sample basis.

The bank used both on-the-job and off-the-job training methods and mostly used lectures techniques of training methods which is a one-way communication and needs to incorporate other techniques which are cost effective and relevant for the bank.

Employees of the bank are not satisfied with the criteria's and selection process used in the bank to select trainees. Moreover, lack of transparency in the procedures regarding trainees' selection procedures and lack of effective communication between employees, management and human resource staffs also accelerated the problem.

In UB mostly training programs are conducted by inside trainers and this implies that the bank is using its resourceful staffs as it is cost effective.

The training programs that employees of the bank have taken so far are moderately relevant in improving their current job performance. Even though, effectiveness of training and development program is not evaluated enough that they have taken so far.

The bank relied only on assessing the trainees "reaction to the courses/programs and the trainers immediately at the end of training sessions by distributing evaluation questionnaires in order to evaluate training programs. Learning level, behavioral change and outcomes of training programs are not evaluated in UB.

Respondents are not satisfied with the overall training practices of the bank. And also from the interview result it can be concluded that the problem with the effective training were towards properly identifying critically the training needs of the bank by the concerned branches and departments. And these findings call the attention of the company to make corrective action so as to improve employee's performance through effective training programs.

5.3 Recommendations

Based on the points raised above, the following recommendations were forwarded;

- ✎ The bank has to assess its training needs regularly at all levels- organization, task and individual levels. Especially since the bank is not effective in doing personal analysis, an extensive personal need assessment should be exercised through analyzing the substantive knowledge and skills possessed by the employee in order to reduce wasting time, resource, de- motivation and negative attitudes towards future programs.

- ✎ The concerned organ of the bank is advised to give professional guidance for those engaged in the preparation of need assessment; this can eliminate the similarity of training programs emanated from lack of qualification, competencies and time constraints of the branch and department managers. The need assessment should be exhaustively completed by the training and planning section staffs with strong consultation of department and branch managers of the bank.
- ✎ Instead of informally using employee's performance evaluation in a sample basis as a source of need assessment information, the company should devise a mechanism to attach training with performance evaluation result and to frequently utilizing it in analyzing training needs as most studies have suggested.
- ✎ Establishing criteria for training program participants' selection should be given a serious attention and should be designed and communicated to employees as it highly discouraged them.
- ✎ The bank should encourage the in-house training programs as it is cost effective.
- ✎ As indicated in the data presentation, the employees have not any role in the need assessment process and have an adverse feeling on the training participant selection criteria. So, the company should work hard in order to reverse the existing adverse feelings of employees. Over all Communicating the training practices through various means of communication media should be conducted, the company should explain to employees the components and values of their training practices, the criteria for selection of trainees and trainers, and how they can influence it and one way of doing this might be make managers to let employees to participate in need assessment processes so that employees feel that their opinions, aims and desires are important and they can ask and get the proper training that can fill the knowledge gap they really have and can improve their performances.
- ✎ The bank should consider other additional effective training techniques that could enhance the employees' degree of acceptance. For example, the bank may develop 'Training video films' and 'Online Training' for making the training more effective.
- ✎ The bank should introduce additional methods of training evaluation techniques in addition to the commonly used questioner. The bank may introduce evaluation techniques like tests or

examinations, structured exercises and case studies which can help to evaluate learning level under the observation of tutors or evaluators.

- ✎ The effectiveness of the training programs of an organization is also influenced in terms of employee attitudes toward them. Thus, UB need to look at how the training program is aligned with not only the strategy of the organization but also the goals and needs of individual employees so as to improve the perception of employees towards the training practice of the bank. Moreover, the bank needs to look at what is being done to make sure that all training program activities are effective.
- ✎ As much as possible, a variety of special training programs should be available in the company to recognize personal development and ongoing contribution which employees make towards the overall effectiveness and efficiency of the company.
- ✎ To surmount the challenges practitioners faced in implementing training processes UB needs to communicate its established training policies and procedures to its employees and to have an integrated system for training processes to be implemented in a scientific way and should be committed to ensuring that it is conducted properly and consistently
- ✎ Finally, it is important to bear in mind factors such as the researcher's lack of prior experience in undertaking systematized research and our society's poor attitude in filling out questionnaires with due care and returning it in time that could have some impact on the study's result. Hence, I suggest other scholars also to work in the area of training which is interesting part of human resource development programs.

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Appendices

Appendix A: Questionnaire

ST. MARY UNIVERSITY COLLEGE SCHOOL OF GRADUATE

QUESTIONNAIRE TO BE FILLED BY UNITED BANK STAFFS

This questionnaire has been designed to solicit information purely for academic purposes. This is to enable me, the researcher to complete my thesis on the topic; '**Assessment of training practices of United Bank S.Co**', in pursuance of General Master of Business Administration. This questionnaire is meant to secure relevant data on various employees training and development program and believed that your invaluable support in responding to the questions raised is paramount importance to the success of the study. Besides, your response will be kept strictly confidential and the answers must reflect your own opinion and perception. Please answer all the questions and statements.

Should you want to seek further clarification on anything relating to this questionnaire, do not hesitate to contact me on 0910-578998. Thank you for your willingness to participate in this study.

Please note

- Writing your name is not required
- It has no intention except for academic purpose
- Close ended questions are answered by putting a tick mark (√)

Part I – Personal Data

- 1. Sex
 Male Female

- 2. Age Range
 Less than 30 31-40
 41 -50 Above 50

- 3. Highest level of education
 Master degree and above First degree
 College diploma Certificate

- 4. Years of service in United Bank
 Less than 2 years 3 to 5 years
 6 to 10 years More than 10 year

- 5. Position in United Bank
 Managerial
 Non-managerial

Part II Research Related

- 6. At your branch, are training needs formally assessed?
 Yes No

- 7. Have you been involved in any training program organized by United Bank?
 Yes No

- 8. What were your personal objectives for attending the training programs?
 Updating knowledge, skills and job related competencies
 Increasing job satisfaction and the fulfillment of personal goals
 Improving qualification
 Building self-awareness, self-confidence and motivation
 Others (please specify)
.....

- 9. Do you think that the bank has criteria used in selecting staff for Training programs?
 Yes No

- 10. If, “Yes”, please list what criteria are being used in selecting staff for training
.....
.....

11. To what extent the contents of the training programs you have taken are relevant for your current job?

- Highly relevant Less relevant
 Moderately relevant Not relevant

12. Which among the training method/s, have you participated in training programs so far?

- On the job training method Off the job training method
 Both training methods

13. How often the following training delivery techniques were used in training programs you have participated so far. Where, 1=never used, 2=almost never used, 3=sometimes used 4=almost every time used 5=frequently used

		never used	almost never used	sometimes used	almost every time used	frequently used
a	Job instruction training					
b	Apprenticeship training					
c	Audiovisual training					
d	Orientation training					
e	Coaching and mentoring					
f	Computer instruction method					
g	Simulations					
h	Vestibules training					
i	seminar, workshop and conferences					
j	Lectures					
k	Case studies					
L	Job rotations					
M	Role plays					

14. How do the HR officers announce you about the training programs?

- Bank's Intranet
- Supervisor
- Notice board
- Banks website
- Company newsletter
- Union stewards

Mention others (if any)

.....

15. Does the bank evaluate training programs?

- Yes
- No
- I do not know

16. If your response for question #15 is 'yes', which of the following timing of post-performance evaluation is commonly used in United Bank?

- At the completion of each course
- 4-6 months after training
- Conclusion of the program
- One year after training

17. To what extent do you agree with the following statements that are parts of employee training processes? Please rate your response by marking the appropriate number. Where, 1=strongly disagree, 2=disagree, 3=neither agree nor disagree, 4=agree, 5=strongly agree

A	Employees individual personal development plans are assessed during training need assessment					
B	The Bank collects need assessment information from many sources and in a number of ways					
C	United Bank design specific questionnaire for each training field and it was in up to the standard format.					
D	The training methods and techniques employed are meaningful and facilitate learning					
E	The trainers' have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others etc					
F	Employees are participated in self-study training and learning programs					
G	Training programs conducted by outside trainer was effective and efficient than training programs provided by inside trainer.					

18. Please answer by circling the following yes /No Questions

A	The bank always issue induction training plan to each new employee	Yes	No
B	Employees aims, desires and special talents (current and dormant) needs are assessed during training need assessment	Yes	No
C	United Bank provides training that employees had like for their own personal interest, development and fulfillment	Yes	No
D	Employees are participated in self-study training programs	Yes	No
E	In the bank, always Debriefing meetings are arranged between the employees and line manager	Yes	No
F	Have you participated in special training program like training for young employees, training designed for women employees or training programs prepared for older employees	Yes	No

19. To what extent do you satisfy with the following statements that are parts of employee training processes? Please rate your response by circling the appropriate number. Where, 1=very dissatisfied, 2=somewhat dissatisfied, 3=neither dissatisfied nor satisfied, 4=somewhat satisfied, 5=very satisfied

A	Supervisor's effort to understand employees worries and insecurities about training	1	2	3	4	5
B	The quality of orientation and training received for your current position at the bank	1	2	3	4	5
C	Trainee selection criteria's and process used in the bank	1	2	3	4	5
D	Training program schedule applied in the bank	1	2	3	4	5
E	supply of all necessary training materials	1	2	3	4	5
F	Duration of training sessions	1	2	3	4	5
G	Over all how satisfied are you with practices of the bank	1	2	3	4	5

20. Are there any other comments about the training program of the bank that have not been covered and that you would like to add?

.....
.....

Thank you!

Appendix B: Interview Questions

I. Interview Guide to Assess Training practices on United Bank S.C. *(To be conducted with Training & Planning Section Staffs)*

Instruction: Hello I am a post graduate candidate student from St. Mary University college doing my MA project entitled” Assessment of training practices of United Bank S.Co”. I have some questions to forward regarding training practice of the bank.

1. Policies, plans and objectives for Training – what exists and why it has particular policy? Why plan/no plan? Do you set objectives either formally or informally? Why particular way? How are these policies, plans and objectives communicated to other managers and staff? Do they have individual training records?
2. What are the processes/steps do you follow in implementing training programs?
3. Is there a process to assess the organization’s future training needs? If yes, how is this assessment carried out? Who participates?
4. Are job skills, knowledge and ability considered in assessing training needs?
5. Are new technologies, processes, products, services, market changes and community needs considered in assessing training needs?
6. What are a set of criteria in selecting appropriate trainees for appropriate training?
7. How did you schedule the training program and how are these programs are communicated to employees?
8. Does the bank have in house capacity to implement the necessary programs or are there outside consultants who can assist? On what criteria’s does the bank select the best consultants?
9. What factors are considered in selecting instructional methods and media for training and development program?
10. Does the bank provide the required training materials?
11. Is cost considered in the selection of training resources?
12. Are the results of training programs monitored and evaluated? If yes, how is it done, level, timing and who does it?
13. What action is taken if evaluation indicates the training needs have not been met?

14. What were the Problems that inhibit the success of employees Training and Development like;

- absence of employees Training and development policy
- Lack of adequate budget
- absence of integrating organizational strategic plan with training program
- lack of specialist or others if any?

15. Your general opinion on the importance of training programs and what do you feel is the most effective way of training your staffs and what do you feel are the strengths and weakness of united bank's approach to training programs?

II. Interview Questions on assessing the training practices at United Bank S. Co.

(To be conducted with branch Managers)

Instruction: Hello I am a post graduate candidate student from St. Mary University college doing my MA project entitled” Assessment on training practices in United Bank”. I have some questions to forward regarding training practice of the bank.

1. Is there a process to assess the organization’s future training needs? If yes, how is this assessment carried out? Who participates?
2. Are job skills, knowledge and ability considered in assessing training needs?
3. Are new technologies, processes, products, services, market changes and community needs considered in assessing training needs?
4. What are a set of criteria is in selecting appropriate trainees for appropriate training?
5. Problems encountered to make an effective need assessment of Training?

Appendix C: Table for Appropriate Sample Size

TABLE FOR APPROPRIATE SAMPLE SIZE FOR KNOWN POULATION

N	S	N	S	N	S
10	10	220	140	1 200	291
15	14	230	144	1 300	297
25	24	250	152	1 500	306
30	28	260	155	1 600	310
35	32	270	159	1 700	313
40	36	280	162	1 800	317
45	40	290	165	1 900	320
50	44	300	169	2 000	322
55	48	320	175	2 200	327
60	52	340	181	2 400	331
65	56	360	186	2 600	335
70	59	380	191	2 800	338
75	63	400	196	3 000	341
80	66	420	201	3 500	346
85	70	440	205	4 000	351
90	73	460	210	4 500	354
95	76	480	214	5 000	357
100	80	500	217	6 000	361
110	86	550	226	7 000	364
120	92	600	234	8 000	367
130	97	650	242	9 000	368
140	103	700	248	10 000	370
150	108	750	254	15 000	375
160	113	800	260	20 000	377
170	118	850	265	30 000	379
180	123	900	269	40 000	380
190	127	950	274	50 000	381
200	132	1 000	278	75 000	382
210	136	1 100	285	1 000 000	384

Source: Krejcie and Morgan (1970); N = Population size S = Recommended sample size

Appendix D: UB's Training Need Assessment Form

United Bank S.C

Human Resource Management Department

Training Need Assessment Form for the Year 2017/18

* What is filled in the first row in the table can be taken an example.

Rating Scale: H = High, M-Moderate, L = Low, NA = Not Applicable, S = Self learning area

Office/Department/Branch:

Please specify in what areas (What technical skills, management trainings, Employee Development of Professional Development) do you and your direct and indirect subordinates require? Please tick in the appropriate box using the rating scale specified below in all aspects. (1) Importance to do the job/work, (2) Suggested training priority, (3) Staff category recommended for the training (Name and Job Title), and (4) No. of Staff recommended. Please feel free to add as much other training courses as you want. Please also be specific as possible.

No.	Training Topics (Experience/Skill area)	Importance to do job/work				Suggested Training Priority				Name & Position of the staff for whom the training is required	No. of Staff Involved	Preferable Time Schedule (Please Tick)					
		H	M	L	NA	H	M	L	S			1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter		
1																	
2																	
4																	